

**154th ANNUAL REPORT**  
**of the**  
**NEW HAMPSHIRE INSURANCE DEPARTMENT**  
**for the Fiscal Year**  
**JULY 1, 2004 - JUNE 30, 2005**

**ROGER A. SEVIGNY**  
**INSURANCE COMMISSIONER**

November 1, 2005

Pursuant to RSA 400-A:26

**HIS EXCELLENCY JOHN LYNCH**  
Governor  
State of New Hampshire

\*

**The Honorable RAYMOND S. BURTON**  
Councilor, First District

\*

**The Honorable PETER J. SPAULDING**  
Councilor, Second District

\*

**The Honorable RUTH L. GRIFFIN**  
Councilor, Third District

\*

**The Honorable RAYMOND J. WIECZOREK**  
Councilor, Fourth District

\*

**The Honorable DEBORA B. PIGNATELLI**  
Councilor, Fifth District

**STATE OF NEW HAMPSHIRE**  
**INSURANCE DEPARTMENT**



**ROGER A. SEVIGNY**  
Commissioner

**ALEXANDER K. FELDVEBEL**  
Deputy Commissioner

**BARBARA D. RICHARDSON**  
Director of Operations

## **ORGANIZATION & FUNCTION**

The New Hampshire Insurance Department was established in 1851, the first insurance regulatory agency in the United States. The provisions of Chapter RSA 400-A of the Insurance Laws, Title XXXVII, codify the rights and responsibilities of the Insurance Department. The provisions of this Title charge the Insurance Commissioner with all duties pertaining to the enforcement and execution of insurance laws of the State of New Hampshire. The Commissioner is responsible for the collection of premium taxes and fees; and the regulation of all segments of the insurance industry as it performs in the marketplace, particularly in the treatment of policyholders and claimants. The Department must be continually vigilant in ascertaining that insurance rates are neither excessive, inadequate, nor unfairly discriminatory. Additionally, the Department provides consumer assistance to answer inquiries and resolve complaints.

## **MISSION STATEMENT**

Our mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. We are committed to doing so in an honest, effective and timely manner. In pursuit of our mission we will treat all of our constituencies in an open, fair and respectful manner and will strive to uphold the highest professional, ethical and quality standards.

This Annual Report is meant as a brief summary of the activities of the Department during the past Fiscal Year ending June 30, 2005.

In Fiscal Year 2005, the Insurance Department operated its affairs at 92% of its total operating budget with 79 full-time employees at the Department (Appendices I & II). At the same time, the Department collected revenues totaling \$88.7 million dollars in taxes, fees and registrations (Appendix III).

## **RATE & FORM FILINGS**

- **Life, Accident & Health Division**

The Life, Accident and Health Examiners reviewed 3075 filings during the past fiscal year. The Division reviews all individual, group and health maintenance organization filings for health, long-term care, life, annuity, accident, credit, disability and blanket insurance. Filings reviewed included 1134 filings submitted electronically through the National Association of Insurance Commissioners (NAIC) via *SERFF*, the State Electronic Rate and Forms Filing system. The Division also examined 5 filings for Continuing Care Communities.

The Life, Accident and Health Examiners also provided technical assistance to, or were active participants of, the Council for Children and Adolescents with Chronic Health Conditions, the Governor's Task Force of Persons with Disabilities, New Hampshire Inter-Agency Council, Certified Public Manager Program, Board of Directors for State Electronic Rate and Forms Filing System (SERFF), Association of Insurance Compliance Professionals (AICP), the NAIC Speed to Market Task Force and the New Hampshire Individual Health Plan Benefit Association.

- **Property & Casualty Division**

Property & Casualty examiner responsibilities include the analysis of form/rule/rate filings for personal and commercial lines of business, including but not limited to automobile, property, liability, general and professional liability and workers' compensation. The filings are reviewed to determine compliance with New Hampshire laws and rules and to ensure that they are not contrary to public policy. The Property & Casualty examiners reviewed 3609 filings during the past fiscal year.

The Division is responsible for all workers' compensation related telephone calls and correspondence. Active assistance by this Division is given to the Consumer Services Division including providing back-up telephone coverage, statute interpretation on specialty lines and input to various informational brochures. Additionally, the examiners field telephone calls, e-mails and correspondence from industry and other state regulators.

The examiners also participate on various working groups and sit on boards as designees of the Commissioner. Board membership includes the Commercial Automobile Insurance Plan, the New Hampshire Reinsurance Facility, New Hampshire Workers' Compensation Advisory Council, Workers' Compensation Classification & Rating Appeals, Workers' Compensation Insurance Plan, ISO and Safety Incentive Program.

## **CONSUMER SERVICES**

- **Complaints and Inquiries**

The Department's Consumer Services Division responded to 1042 formal complaints during Fiscal Year 2005. Of these, 333 were related to life, accident and health insurance, while 709 were property and casualty complaints. These numbers reflect consumer complaints for which the Division took action to intervene on behalf of the consumer.

During Fiscal Year 2005 the Division responded to 10,502 consumer inquiries. Of this total, 5,222 inquiries were related to life, accident and health insurance, and 5,280 were related to property and casualty insurance. The answers to these inquiries span from answering simple requests for information to specific complicated, research intensive investigations necessary prior to returning a consumer's call.

Also during this time period, the Division assisted consumers in obtaining \$949,680.02 in relief. Of this amount, \$632,148.66 was attributable to property and casualty insurance complaints, and \$317,531.36 was attributable to life, accident and health insurance complaints. It should be noted that it is not possible to determine the precise impact the Division's involvement had on this figure, as some complaints were eventually resolved without Department intervention.

This Division also publishes and distributes consumer brochures designed to assist and educate New Hampshire insurance consumers about a wide range of insurance topics. The Department currently offers 71 brochures on health, automobile, homeowners, life and a variety of other insurance subjects. All brochures published or distributed by the Department are available free of charge upon request. In addition, brochures published by the Department are available on our WEB site: <http://www.nh.gov/insurance>. Links to other insurance-related web sites, including a variety of federal programs such as Medicare and Medicaid, may also be found on our web site.

The Consumer Services Division maintains a toll-free telephone number (1-800-852-3416) for consumers seeking assistance or information. The toll free number is available to consumers in all states.

The Division is also responsible for processing external appeals of health insurance decisions, including certifying external review organizations as third party reviewers. During fiscal year 2005, the Division processed 41 requests for external review of health insurance decisions. Of these, 29 met the legal requirements to qualify for external review. Of the 29 qualifying applications, 12 health insurance decisions were overturned by the certified external review organization, resulting in \$197,304.49 in benefits to consumers. The division currently certifies 4 external review organizations.

The Division is additionally charged with conducting enforcement investigations and actions to ensure compliance with New Hampshire's insurance laws. During Fiscal Year 2005 the Division undertook 147 enforcement investigations, resulting in 33 consent orders or disciplinary actions. In addition, \$71,650.00 in fines were assessed as penalties for violations of New Hampshire insurance laws and/or department rules. Enforcement Unit actions resulted in restitution to consumers in the amount of \$21,060.00.

## **MARKET CONDUCT EXAMINATIONS**

The Market Conduct Examinations Division primarily engages in analysis of insurance companies' market data to identify perceived market problems at the market or company level that may adversely affect insurance consumers and others. The Division then develops a prioritized schedule of market conduct actions for those companies or markets so identified and conducts inquiries, targeted market conduct examinations or investigations of companies and their affiliates or agents in accordance with uniform national standards. The purpose of these activities is to determine whether the company or licensee complies with New Hampshire insurance laws and rules, that it treats claimants and policyholders fairly and that it conducts its business according to its own established procedures.

During Fiscal Year 2005, New Hampshire initiated a market conduct action against the National Council on Compensation Insurance (NCCI) that generated considerable interest in a number of other states. The action resulted in the return of premium to New Hampshire policyholders in certain occupational classifications for policies issued during 2003 and 2004. The Division also initiated an investigation of producer compensation practices that is on going. New Hampshire participated in the UnumProvident multi-state examination that resulted in a national settlement completed in November, 2004, that afforded 2,375 New

Hampshire claimants with denied or terminated claims the opportunity to request a reassessment of the company's action.

The following market conduct examinations of insurance companies have been completed by the Insurance Department for the period ending June 30, 2005:

Twin City Fire Insurance Company	NAIC #29459
Hartford Fire Insurance Company	NAIC #19682
Hartford Casualty Insurance Company	NAIC #29424
Hartford Underwriters Insurance Company	NAIC #30104
Hartford Insurance Company of the Midwest	NAIC #37478
Guardian Life Insurance Company of America	NAIC #64246
Guardian Insurance and Annuity Company	NAIC #78778
Peerless Insurance Company	NAIC #24198
Medical Mutual Insurance Company of Maine	NAIC #36277
Memic Indemnity Company	NAIC #11030
New Hampshire Insurance Company	NAIC #23841

Resolution of market conduct examinations and multi-state actions during the period resulted in penalties of over \$171,880 in administrative fines paid to the state.

## **FRAUD INVESTIGATIONS**

It is reported that 10% of all insurance premiums paid by New Hampshire consumers are attributed to insurance fraud. Nationwide insurance fraud costs consumers \$120 billion, making it America's second largest economic crime, second only to income tax evasion. In 1993, the Legislature enacted RSA 417:23 which authorized the Insurance Department to establish the New Hampshire Insurance Fraud Investigation Unit (IFU). Since its inception, the Insurance Fraud Investigation Unit has been staffed with 3 investigators. New Hampshire is a mandatory fraud reporting state requiring reporting by all insurers as well as requiring that all insurers develop and file antifraud initiative plans.

In Fiscal Year 2005, 311 files were processed by the IFU. Five files were referred for prosecution. Subsequently, one prosecution was obtained. At the end of Fiscal Year 2005, the legislature approved funding for a Fraud Prosecutor. It is expected that, due to the addition of dedicated staff, our referral and prosecution rate will increase significantly.

During this same period, several extensive investigations were undertaken involving staged accidents and identity fraud. These investigations are ongoing. An Anti-Fraud Task Force now established within the State is comprised of representatives of the insurance industry and law enforcement. This new task

force meets on a regular basis with a goal of minimizing insurance fraud in New Hampshire. It was through this task force that the conviction of 4 individuals engaged in a staged accident ring was handed down in the 2002 Fiscal Year. Three of those 4 individuals were convicted and sentenced.

Additionally, the Fraud Unit has an ongoing fraud outreach program directed towards New Hampshire law enforcement agencies to promote fraud awareness. Each year, the Fraud Unit conducts a one-day seminar at the New Hampshire Police Standards and Training Academy. The outreach program is also available for presentations to other groups, clubs and organizations. The Unit has published a series of 3 handouts entitled *Fraud Against Seniors* warning the elderly of unique schemes directed toward them by scam artists.

## **FINANCIAL EXAMINATIONS & LICENSING**

- **Financial Examination Division**

The Examination Division reports that the New Hampshire Insurance Department currently licenses 956 insurance companies to conduct business in the State, 43 of which are domiciled in New Hampshire. Of these companies, 381 are licensed to write life and health insurance and the remaining 575 companies are licensed in the various property and casualty lines.

We licensed 27 "new-to New Hampshire" companies during Fiscal Year 2005. Twelve were life and health insurance companies and 15 were property and casualty insurance companies (Appendix IV). Twenty-seven companies withdrew from New Hampshire for various reasons, including dissolution, merger or consolidation, or surrendering license.

An alphabetical listing of all New Hampshire's domestic companies with asset and liability information for calendar year-end 2004 may be found in Appendix V. The same information is provided for all companies licensed in New Hampshire (Appendix VI).

While New Hampshire does not license surplus lines companies, it does, pursuant to RSA 405:26, qualify unauthorized insurers as eligible surplus lines carriers in the State. As of June 30, 2005, 48 unauthorized insurers qualified as eligible surplus lines carriers (Appendix VII).

During the past Fiscal Year we completed in-depth financial examinations of the following domestic companies:

Bow Mutual Fire Ins Company  
Concord General Mutual Ins

North American Capacity Ins Co  
North American Elite Ins Co

Main Street America  
Merchants Ins Co of New Hampshire, Inc  
MEMIC Indemnity Company  
Mt. Washington Assurance Corp  
National Grange Mutual Ins Company  
Newmarket Underwriters Ins Co

North American Specialty Ins Co  
Stratford Insurance Company  
Sunapee Mutual Fire Ins Co  
Tudor Insurance Company  
Weare Mutual Fire Ins Company  
Western World Ins Company

Financial examinations currently in progress include:

Allmerica Financial Alliance Ins Co  
America First Insurance Company  
Concord Heritage Life Ins Co Inc  
Delta Dental Plan of NH  
Excelsior Insurance Company  
Hanover American Ins Company  
Hanover Insurance Company  
Hanover New Jersey Ins Co

Investors Consolidated Ins. Co.  
Liberty Surplus Insurance Corp  
Massachusetts Bay Ins. Co.  
Mountain Valley Indemnity Co.  
Netherlands Insurance Co.  
Patriot Health Ins Company, Inc  
Peerless Insurance Company  
Technology Insurance Company

- **Licensing Division**

The Licensing Division reports that there are approximately 36,354 individuals and 3,970 business entities licensed as insurance producers in this state authorized to conduct business in the Life, Accident & Health and Property & Casualty lines of insurance. In addition, there are 10,983 Insurance Claims Adjusters licensed to adjust Workers' Compensation, Life, Accident & Health and Property & Casualty lines of insurance.

By January of 2006 nonresident producers will be able to apply for new licenses and renew existing licenses on line through our business partner NIPR, The National Insurance Producer Registry. Resident producers will be able to renew on line with our business partner State Based Systems (SBS).

This transition will simplify and streamline the licensing process, bring effective organization to work flow, and maintain uniformity and reciprocity compliance.

## **HEALTH POLICY**

The Department's Health Policy Analyst provides assistance and recommendations for policy development on issues concerning health insurance, such as: managed care; federal and state health insurance reform; consumer assistance; public insurance; coverage for the uninsured; and, special needs populations. The Analyst also acts as the Department's liaison on matters of health care policy.

In Fiscal Year 2005, the Health Policy Analyst provided policy and drafting assistance on numerous legislative initiatives relating to managed care, health data and health insurance markets. The Analyst also serves on the Healthy Kids Board, and participates in other healthcare initiatives.

## **THE HOME INSURANCE COMPANY in LIQUIDATION**

On June 13, 2003, at the request of the New Hampshire Insurance Department, the Merrimack County Superior Court issued an Order placing The Home Insurance Company into liquidation. At that time, respective State Guaranty Associations were called into action, have been, and are continuing to handle statutorily approved claims payments. The June 15, 2004 deadline for filing proofs of claim(s) with the estate has passed. The Merrimack County Superior Court established an "arm-of-the-court" on-site Liquidation Clerk's Office located at 286 Commercial Street, Manchester, NH, telephone 603-641-1211 and all court documents and other information regarding The Home Insurance Company in Liquidation may be found on the website at [www.hicilclerk.org](http://www.hicilclerk.org). As of June 30, 2005, the Home Liquidation has an estimated \$3.6 billion in liability and \$1.6 billion in assets.

## **INSURANCE LEGISLATION & RULEMAKING**

### **• Legislation**

During the period of this Annual Report, the Department requested the introduction of 4 legislative proposals to the 2005 Session. The following provides a brief overview of the disposition of the Department's legislative initiatives:

- **SB 72** – (Department proposal) - Public Adjuster Licensing: this bill, based on a new NAIC model, attempted to update and enhance existing provisions of RSA 402-D by establishing more uniform standards for the licensing and conduct of public adjusters. The House Executive Departments and Administration Committee retained the bill.
- **SB 73** – (Department proposal) - Market Conduct Record Retention and Production: this new NAIC model established standard requirements of record retention and document production by insurers for the purposes of market conduct examinations. SB 73 is now 2005 Chapter 221, effective September 3, 2005.

- **SB 74** – (Department proposal) - Technical Changes: this bill established a new electronic cash transfer schedule for the remittance of premium taxes, clarified existing provisions regulating premium refunds, provided that grievance appeal review language used by carriers be consistent with NCOA language, enabled single mandatory levels of grievance appeal, and provided the Department with access to property and casualty insurer information or data relevant to the monitoring and maintenance of a competitive market under RSA 412. SB 74 is now 2005 Chapter 248, effective September 12, 2005.
- **SB 197** – (Department proposal) - Captive Insurance Companies: this enabling legislation attempted to permit the establishment and licensing of captive insurance companies in New Hampshire. Shortly after the introduction of the bill, the Department learned that the proposed premium tax structure within the bill was unworkable under New Hampshire's unitary tax system. At the request of the Department the bill was tabled.

## • Rulemaking

During the period of this Annual Report, the Department commenced and completed administrative rulemaking proceedings on the following:

- **Ins 308 Life and Health Reinsurance Agreements** – This re-adoption of Ins 308 with amendments aligned the rule with the most current NAIC model.  
Adopted: 12/21/04      Effective: 01/03/05
- **Ins 600 Credit for Reinsurance** – This re-adoption of Ins 600 with amendments aligned the rule with the most current NAIC model.  
Adopted: 12/21/04      Effective: 01/03/05
- **Ins 1400 Automobile Insurance** - This rulemaking proceeding made final typographical and grammatical amendments, as well as industry and facility requested amendments, to the version of Ins 1400 adopted earlier in 2004.  
Adopted: 04/23/04      Effective: 07/01/04
- **Ins 1904 Group Coordination of Benefits** - Although this rule expired in 1999, the Department continued to apply its provisions via the statutory authority provided in provisions relating to group coordination of benefits throughout Title XXXVII. This rule applies to all group or blanket insurance

plans and establishes a uniform order of benefit determination under which plans pay claims. The rule was updated with the latest NAIC model provisions and are consistent with those of expired Ins 1904.

Adopted: 07/29/04      Effective: 08/01/05

- **Ins 1905 Minimum Standards for Medicare Supplement Policies** - This rule implemented the federal provisions regulating Medicare Supplement policies and updated existing Ins 1905 in response to the federal passage of the Medicare Prescription Drug, Improvement, and Modernization Act of 2003.

Adopted: 05/26/05      Effective: 08/01/05

- **Ins 2500 Home Warranty Associations** - The passage of 2004 Chapter 224 (SB 448) made Ins 2500 obsolete and the rule was repealed.

Repealed: 01/31/05      Effective: 02/03/05

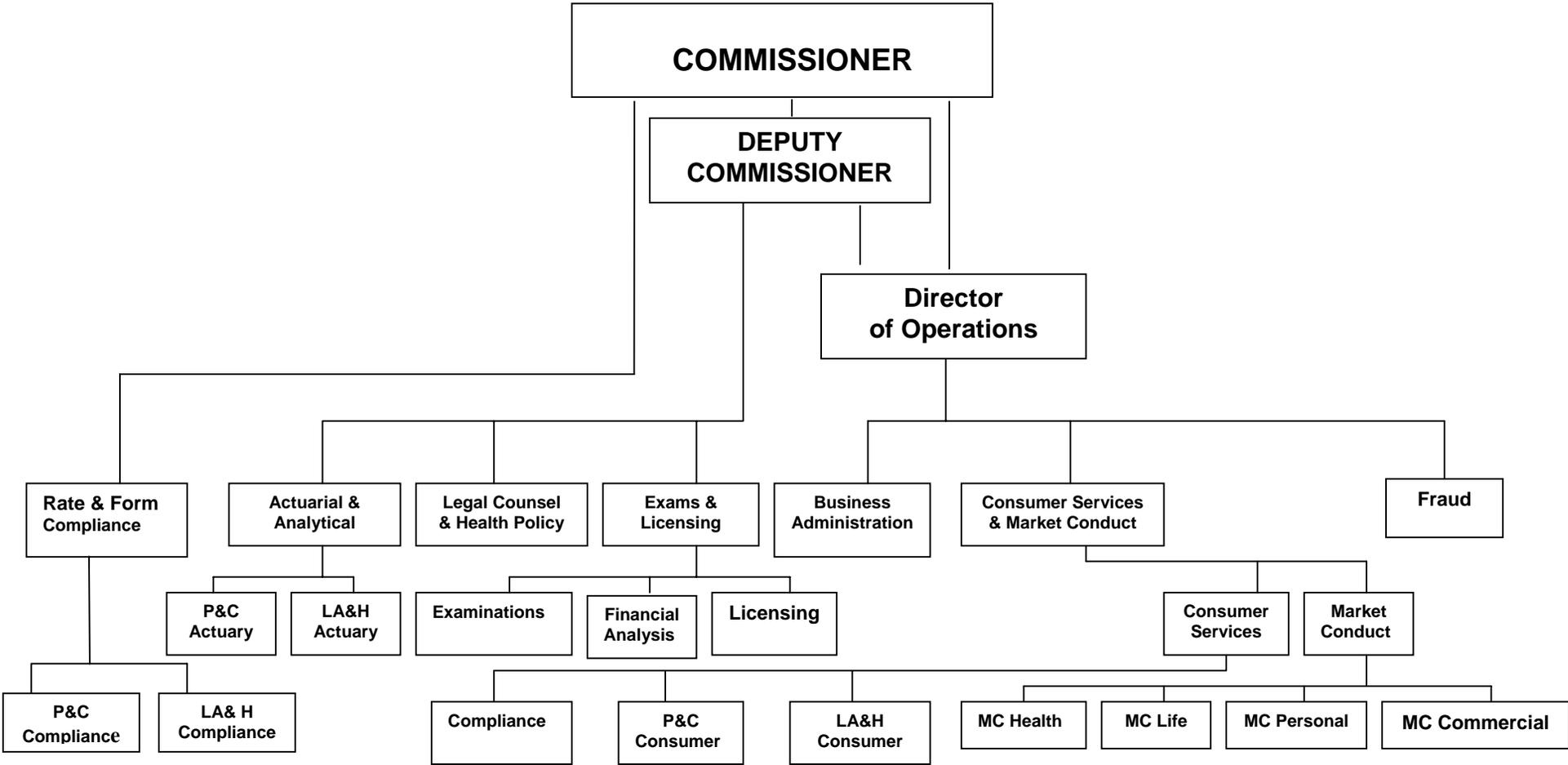
- **Ins 3507 Valuation of Life Insurance Policies** - This rule recognizes, permits and prescribes the use of the 2001 Commissioners' Standard Ordinary (CSO) Mortality Table.

Adopted: 08/20/04      Effective: 09/01/04

- **Ins 4000 Uniform Reporting System for Health Care Claims Data Sets** – This rule sets forth uniform reporting requirements for content, format and filing schedules for encrypted claims data and HEDIS information required by RSA 420-G:11.

Adopted: 01/31/05      Effective: 02/03/05

**APPENDIX I**  
**New Hampshire Insurance Department**  
**ORGANIZATIONAL CHART**



**APPENDIX II**

**NEW HAMPSHIRE INSURANCE DEPARTMENT STAFF**

**EXECUTIVE**

ROGER SEVIGNY	COMMISSIONER
ALEXANDER FELDVEBEL	DEPUTY COMMISSIONER
BARBARA RICHARDSON	DIRECTOR OF OPERATIONS
VACANT	COUNSEL
SANDRA BARLOW	ADMINISTRATIVE ASSISTANT
KAREN MCCALLISTER	PROGRAM SPECIALIST I

**BUSINESS ADMINISTRATION**

DEBORAH O'LOUGHLIN	LEGAL COORDINATOR
CHARLES BURDETTE	EXAMINER IV
JANET COLBY	TAXATION OFFICER
ANUSUYA LUCKOOR	BUSINESS ADMINISTRATOR
LYN HEMEON	SR. ACCOUNTING TECHNICIAN
CHERYL MOSES	SR. CLERK INTERVIEWER
VACANT	ACCOUNT CLERK III
DEIRDRE FITZPATRICK	SECRETARY II

**ACTUARIAL & ANALYTICAL**

DAVID SKY	ACTUARY - LIFE, ACCIDENT & HEALTH
DAVID WITHERS	ACTUARY - PROPERTY & CASUALTY

**HEALTH CARE POLICY**

LESLIE LUDKTE	ANALYST
VACANT	STATISTICIAN

## RATE & FORM FILINGS

### *LIFE & HEALTH*

MAUREEN HARTSMITH	ADMINISTRATOR
SONJA BARKER	EXAMINER
CHERYL FREY	EXAMINER
THOMAS WESTON	EXAMINER
JEAN MEUSE	PROGRAM ASSISTANT I

### *PROPERTY & CASUALTY*

DENISE LAMY	ADMINISTRATOR
GAIL MATSON	EXAMINER
RICHARD NEVILLE	EXAMINER
LORETTE GENDRON	EXAMINER
CHRISTINE WENNERS	PROGRAM ASSISTANT I

## CONSUMER AFFAIRS

KATHLEEN BELANGER	DIRECTOR
JOHN TALLEY	ENFORCEMENT EXAMINER
LISA CAMPBELL	PROGRAM ASSISTANT II

### *COMPLAINTS & INQUIRIES*

MARY ELLEN SASSEVILLE	CLAIMS & HEARINGS OFFICER
CLAIRE LAPOINTE	CLAIMS & HEARINGS CLERK II
CAROL MACLEAN	CLAIMS & HEARINGS CLERK I
BARBARA ANDERSON	CLAIMS & HEARINGS OFFICER
PAULINE LAMY	CLAIMS & HEARINGS CLERK II
KAREN CASSIN	CLAIMS & HEARINGS CLERK I

### *MARKET CONDUCT*

KENT DOVER	CHIEF EXAMINER
JOELIEN ATWATER	EXAMINER III
DONALD BELANGER	EXAMINER III
VACANT	EXAMINER III
EDWIN PUGSLEY	EXAMINER III
VACANT	EXAMINER II
ROD TWISS	EXAMINER II
JOHN MCCLELLAN	EXAMINER II
ANDRE GAGNE	EXAMINER II
DEBRA BOOTHBY	EXAMINER II
CHARLES VANASDALAN	EXAMINER I
VACANT	EXAMINER I
VACANT	EXAMINER I
COLIN MITCHELL	CLAIMS & HEARINGS OFFICER

**INSURANCE FRAUD INVESTIGATION UNIT**

ROBERT STANTON	DIRECTOR
THOMAS WICKEY	SUPERVISOR
CLINTON LANE	INVESTIGATOR
HEATHER GORSE	SECRETARY II

**FINANCIAL EXAMINATIONS & LICENSING**

THOMAS BURKE	DIRECTOR
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*FINANCIAL EXAMINATIONS*

VACANT	FINANCIAL ANALYST
MARY VERVILLE	FINANCIAL RECORDS AUDITOR
DIANE BEAUDOIN	FINANCIAL ASSISTANT
PAUL KROPP	CHIEF EXAMINER
ALAN GOODE	EXAMINER III
VACANT	EXAMINER III
VACANT	EXAMINER III
VACANT	EXAMINER III
COLIN WILKINS	EXAMINER II
DON LODGE	EXAMINER II
TOM BEGEAL	EXAMINER II
VACANT	EXAMINER I
PATRICIA GOSSELIN	EXAMINER I
CHRIS JEWELL	EXAMINER I
VACANT	EXAMINER I
LARRY LUCAS	EXAMINER I
ERIC REMILLARD	EXAMINER I
NORMA STALLINGS	EXAMINER I

*LICENSING*

CAROL BEAUDOIN	LICENSING SUPERVISOR
NINA OTTERSON	ADMINISTRATIVE SUPERVISOR
MARLENA KEYSER	SECRETARY II
DONNA PERSCHEY	SECRETARY II
JOAN LACOURSE	COUNTER CLERK II

**APPENDIX III  
New Hampshire Insurance Department  
Financial Statement**

<u>ADMINISTRATIVE PAU</u>	<u>FY 2005</u>	<u>FY 2004</u>	<u>FY 2003</u>
<b>Receipts:</b>			
TAXES	\$ 80,314,929	\$79,450,354	74,290,980
FEES & REGISTRATION	8,391,240	6,781,368	6,003,277
TOTAL GENERAL FUNDS	<b>\$ 88,706,169</b>	<b>\$86,231,722</b>	<b>\$75,334,168</b>
ADMIN ASSESSMENT	<b>\$ 3,704,174</b>	<b>\$3,571,686</b>	<b>3,088,333</b>
<b>Expenditures:</b>			
Permanent Per. Services	\$ 1,426,416	\$1,486,575	\$1,370,947
Unclassified Personnel	552,660	513,883	522,600
Operating Expense	390,317	261,815	266,781
Equipment	119,537	161,458	217,191
Other Personnel Services	3,659	1,138	27,810
Consultants	142,952	137,750	86,013
Employee Benefits	786,583	694,498	603,775
In-State Travel	2,547	2,994	3,898
Out-of-State Travel	22,177	37,009	24,708
Training & Education	14,339	9,649	8,719
Indirect Costs	30,000	30,000	29,927
Retiree Health Insurance	44,298	55,584	52,289
	<b>\$ 3,535,485</b>	<b>\$3,392,353</b>	<b>\$3,214,658</b>
<b><u>EXAMINATION PAU</u></b>			
<b>Receipts:</b>			
FEES (Reimbursements)	\$ 1,870,363	<b>\$2,749,912</b>	<b>2,812,894</b>
<b>Expenditures:</b>			
Permanent Per. Services	\$ 689,094	\$772,895	\$807,125
Unclassified Personnel	77,855	77,856	76,839
Operating Expense	69,645	64,097	47,515
Equipment	5,544	12,519	17,978
Employee Benefits	297,572	281,688	268,789
In-State Travel	0	0	422
Out-of-State Travel	26,555	19,555	33,733
Indirect Costs	16,900	16,900	16,884
Training & Education	17,227	13,261	12,043
Contract Exam Benefits	0	0	13,553
	<b>\$ 1,200,392</b>	<b>\$1,258,771</b>	<b>\$1,294,881</b>
<b><u>MARKET CONDUCT PAU</u></b>			
<b>Expenditures:</b>			
Operating Expense	\$ 35,362	21,432	40,028
Equipment	8,373	16,995	35,535
Permanent Per. Services	623,110	745,198	760,094
Temporary Personnel	0	0	0
Employee Benefits	229,681	243,350	220,972
In-State Travel	9,032	65,699	77,505
Out-of-State Travel	134,351	190,540	106,121
Indirect Costs	17,000	17,000	17,054
Training & Education	8,975	8,180	5,128
	<b>\$ 1,065,884</b>	<b>\$1,308,394</b>	<b>\$1,262,437</b>

**APPENDIX IV**  
**New to New Hampshire 2004 Domestic Insurance Companies Annual Report**

Life & Health Companies

Amalgamated Life Insurance Company	July 1, 2004
Bankers Fidelity Life Insurance Company	November 1, 2004
American Enterprise Life Insurance Company	December 9, 2004
PacifiCare Life and Health Insurance Company	January 13, 2005
Unimerica Insurance Company	January 13, 2005
Church Life Insurance Corporation	January 21, 2005
Texas Life Insurance Company	February 22, 2005
Patriot Health Insurance Company	March 1, 2005
Household Life Insurance Company	March 23, 2005
First Investors Life Insurance Company	April 1, 2005
MVP Health Plan of NH, Inc.	April 7, 2005
MVP Health Insurance Company of NH, Inc.	April 7, 2005

Property & Casualty Companies

Assured Guaranty Corp	July 28, 2004
Accident Fund Insurance Company of America	August 5, 2004
Verlan Fire Insurance Company	August 17, 2004
Caterpillar Insurance Company	September 29, 2004
General Fidelity Insurance Company	October 6, 2004
XL Insurance America, Inc.	October 18, 2004
Interinsurance Exchange of the Auto Club	November 29, 2004
Fidelity National Insurance Company	December 9, 2004
Sagamore Insurance Company	December 13, 2004
Progressive Max Insurance Company	December 14, 2004
Republic Mortgage Ins Co of North Carolina	January 20, 2005
CDC IXIS Financial Guaranty North America, Inc.	January 24, 2005
Dealers Assurance Company	April 7, 2005
Colonial Surety Company	May 2, 2005
Excess Share Insurance Corporation	May 31, 2005

**APPENDIX V**

**New Hampshire Insurance Department 2004 Domestic Insurance Companies Annual Report**

<b>NAIC#</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>SURPLUS</b>
56529	ACA Assur	70,671,255	60,169,354	10,501,901
95237	Aetna Health Inc NH Corp	8,943,156	62,724	8,880,432
10212	Allmerica Fncl Alliance Ins Co	15,091,207	11,033	15,080,174
12696	America First Ins Co	13,218,324	3,309,729	9,908,595
53759	Anthem Health Plans of NH	254,055,996	113,433,058	140,622,938
	Bow Mutual Fire Ins Co	5,458	0	5,458
95493	Cigna Healthcare NH Inc	66,847,478	27,308,496	39,538,982
87980	Cigna Insurance Group, Inc.	2,078,040	264,556	1,813,484
20672	Concord Genrl Mut Ins Co	320,752,749	171,130,310	149,622,439
62251	Concord Heritage Life Ins Co Inc	38,828,680	33,795,046	5,033,634
47079	Delta Dental Plan of NH	23,432,612	7,062,067	16,370,545
11045	Excelsior Ins Co	77,223,021	15,058,901	62,164,120
36064	Hanover Amer Ins Co	15,387,736	6,093	15,381,643
22292	Hanover Ins Co	3,448,559,485	2,349,747,952	1,098,811,533
11705	Hanover NJ Ins Co	24,601,808	65,137	24,536,671
85189	Investors Consolidated Ins Co	14,747,780	9,170,736	5,577,044
10725	Liberty Surplus Ins Corp	59,105,479	26,879,057	32,226,422
29939	Main St Amer Assur Co	728,002,752	514,309,811	213,692,941
22306	Massachusetts Bay Ins Co	22,778,562	40,048	22,738,514
95527	Matthew Thornton Health Plan Inc	189,027,056	74,647,921	114,379,135
11030	Memic Ind Co	96,522,032	57,894,739	38,627,293
23337	Merchants Ins Co Of NH Inc	220,241,628	158,533,535	61,708,093
10205	Mountain Valley Ind Co	35,725,807	27,771,652	7,954,155
43982	MT Washington Assur Corp	4,761,399	2,425,478	2,335,921
14788	Natl Grange Mut Ins Co	723,120,585	364,813,259	358,307,326
24171	Netherlands Ins Co The	182,028,229	136,160,429	45,867,800
10690	Newmarket Underwriters Ins Co	125,997,009	76,567,248	49,429,761
25038	North American Capacity Ins Co	73,576,318	29,586,624	43,989,694
29700	North American Elite Ins Co	38,085,567	2,497,782	35,587,785
29874	North American Specialty Ins Co	285,042,566	99,750,293	185,292,273
24198	Peerless Ins Co	2,541,989,714	1,679,937,941	862,051,773
23175	Phenix Mut Fire Ins Co	55,676,599	31,984,663	23,691,936
	Piermont Mutual Fire Ins Co	89,359	0	89,359
22314	RSUI Ind Co	1,471,896,849	824,617,038	647,279,811
40436	Stratford Ins Co	157,344,444	111,407,076	45,937,368
28479	Sunapee Mut Fire Ins Co	2,953,471	482,828	2,470,643
42376	Technology Ins Co Inc	98,427,677	66,735,474	31,692,203
37982	Tudor Ins Co	339,548,952	282,565,514	56,983,438
	Weare Mutual Fire Ins Co	132,781	0	132,781
13196	Western World Ins Co	762,502,202	540,388,847	222,113,355

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<b>NAIC#</b>	<b>COMPANY NAME</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>SURPLUS</b>
77879	5 Star Life Ins Co	138,423,187	89,104,354	49,318,833
71854	AAA Life Ins Co	246,179,243	211,696,353	34,482,890
22896	Aca Financial Guaranty Corp	540,456,581	250,453,970	290,002,606
60038	Acacia Life Ins Co	1,647,321,330	1,410,008,958	237,312,371
31325	Acadia Ins Co	165,290,441	105,155,341	60,135,100
10166	Accident Fund Ins Co of Amer	1,636,671,645	1,153,614,610	483,057,035
26379	Accredited Surety & Cas Co Inc	41,861,682	26,255,774	15,605,908
22705	Ace Amer Reins Co	277,749,173	196,410,066	81,339,107
22667	Ace American Ins Co	5,374,011,925	4,492,452,814	881,559,111
20702	Ace Fire Underwriters Ins Co	77,246,419	25,191,495	52,054,924
20699	Ace Prop & Cas Ins Co	4,495,745,741	3,698,031,573	797,714,168
22950	Acstar Ins Co	86,200,183	58,830,131	27,370,052
33898	Aegis Security Ins Co	68,151,402	36,681,914	31,469,488
60054	Aetna Life Ins Co	27,017,720,427	24,569,570,855	2,448,149,572
10014	Affiliated Fm Ins Co	949,589,557	529,575,590	420,013,967
70432	AIG Annuity Ins Co	50,842,157,593	47,310,130,627	3,532,026,966
34789	AIG Centennial Ins Co	558,134,495	313,104,862	245,029,633
43974	AIG Ind Ins Co	55,587,210	34,151,115	21,436,095
66842	AIG Life Ins Co	13,584,991,500	12,845,040,289	739,951,211
20796	AIG Premier Ins Co	341,387,412	224,451,697	116,935,715
60941	AIG SunAmerica Life Assur Co	29,749,409,623	28,909,409,095	840,000,528
19399	AIU Ins Co	2,999,953,661	2,266,441,134	733,512,527
24899	Alea North America Ins Co	622,984,672	361,715,229	261,269,443
20273	Alliance Assur Co Of Amer	13,220,320	0	13,220,320
35300	Allianz Global Risks US Ins Co	4,598,790,897	1,123,167,528	3,475,623,369
90611	Allianz Life Ins Co Of North Amer	41,676,313,533	39,442,344,609	2,233,968,924
41840	Allmerica Financial Benefit Ins Co	14,301,145	9,052	14,292,093
84824	Allmerica Financial Life & Annuity	11,533,971,274	10,978,342,097	555,629,177
70866	Allstate Assur Co	11,397,576	3,771,176	7,626,400
19240	Allstate Ind Co	98,913,094	4,383,925	94,529,169
19232	Allstate Ins Co	44,711,745,721	27,945,023,827	16,766,721,895
60186	Allstate Life Ins Co	72,004,933,498	68,349,019,732	3,655,913,764
17230	Allstate Prop & Cas Ins Co	19,084,583	152,638	18,931,945
67369	Alta Health & Life Ins Co	185,106,084	116,834,848	68,271,236
60216	Amalgamated Life Ins Co	50,840,381	30,527,597	20,312,784
18708	Ambac Assur Corp	8,329,130,728	5,130,431,996	3,198,698,732
19720	American Alt Ins Corp	422,576,237	274,704,564	147,871,673
10073	American Ambassador Cas Co	29,803,549	2,182,107	27,621,442
21849	American Automobile Ins Co	347,287,563	222,883,375	124,404,188
10111	American Bankers Ins Co Of FL	1,112,978,795	871,485,054	241,493,741
60275	American Bankers Life Assur Co Of FL	895,439,784	764,314,399	131,125,383
60291	American Capitol Ins Co	72,962,851	67,113,922	5,848,929
20427	American Cas Co Of Reading PA	102,776,737	351,362	102,425,375
10391	American Centennial Ins Co	36,946,360	14,095,786	22,850,574
19690	American Economy Ins Co	1,567,935,175	1,076,652,233	491,282,942
20613	American Employers Ins Co	123,588,651	752,002	122,836,649

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94234	American Enterprise Life Ins Co	8,701,154,730	8,175,269,841	525,884,889
92738	American Equity Invest Life Ins Co	7,960,767,070	7,351,836,772	608,930,298
60380	American Family Life Asr Co Columbus	49,277,784,452	46,482,407,280	2,795,377,172
60410	American Fidelity Assur Co	2,736,842,510	2,560,335,002	176,507,508
60429	American Fidelity Life Ins Co	452,927,578	378,917,167	74,010,411
68373	American Gen Assur Co	1,377,156,007	1,222,124,112	155,031,895
60488	American Gen Life Ins Co	28,386,365,073	23,680,868,207	4,705,496,866
26247	American Guarantee & Liability Ins	213,769,661	85,630,129	128,139,533
13331	American Hardware Mut Ins Co	278,916,133	178,646,271	100,269,862
60518	American Health & Life Ins Co	1,859,697,518	925,982,644	933,714,875
60534	American Heritage Life Ins Co	1,843,355,148	1,715,759,757	127,595,391
19380	American Home Assur Co	19,477,874,463	15,162,226,249	4,315,648,214
46493	American Home Shield Of VA Inc	14,631,250	7,910,702	6,720,548
60577	American Income Life Ins Co	1,295,262,088	1,113,229,217	182,032,871
21857	American Ins Co	1,324,077,060	905,488,928	418,588,132
31895	American Interstate Ins Co	499,057,390	386,723,791	112,333,599
32220	American Intl Ins Co	1,170,573,954	870,606,067	299,967,887
60607	American Intl Life Assr Co NY	8,344,160,309	7,778,267,792	565,892,517
23795	American Intl Pacific Ins	30,098,337	156,603	29,941,734
40258	American Intl South Ins Co	32,470,426	109,274	32,361,152
60631	American Investors Life Ins Co	8,415,201,942	8,021,881,175	393,320,767
60704	American Life Ins Co of NY	91,484,283	75,558,827	15,925,456
10200	American Live Stock Ins Co	68,932,333	23,627,170	45,305,163
30562	American Manufacturers Mut Ins Co	25,987,742	15,578,725	10,409,017
81213	American Maturity Life Ins Co	74,234,711	36,886,453	37,348,258
67989	American Memorial Life Ins Co	1,344,868,042	1,231,208,718	113,659,324
23469	American Modern Home Ins Co	753,675,852	534,811,805	218,864,047
22918	American Motorists Ins Co	83,342,910	52,523,622	30,819,288
12700	American Mut Share Ins Corp	191,265,582	6,564,314	184,701,268
60739	American Natl Ins Co	12,102,843,152	10,235,177,820	1,867,665,332
71773	American Natl Life Ins Co Of TX	142,871,452	94,876,091	47,995,361
28401	American Natl Prop & Cas Co	1,005,324,052	625,127,792	380,196,260
81078	American Network Ins Co	12,996,449	4,624,426	8,372,023
80624	American Progressive L&H Ins Of NY	185,300,205	170,328,723	14,971,482
10227	American Rein Co	15,486,057,926	12,181,379,930	3,304,677,995
19615	American Reliable Ins Co	375,831,354	297,886,828	77,944,527
60836	American Republic Ins Co	457,688,426	247,052,022	210,636,404
19631	American Road Ins Co	706,279,080	310,177,382	396,101,697
86630	American Skandia Life Assur Corp	29,302,347,803	28,903,339,454	399,008,349
84697	American Specialty Hlth Ins Co	7,869,869	128,158	7,741,711
19704	American States Ins Co	2,267,842,270	1,466,343,461	801,498,809
60879	American States Life Ins Co	565,443,654	483,469,701	81,973,955
60895	American United Life Ins Co	11,548,943,028	10,904,929,390	644,013,638
40142	American Zurich Ins Co	188,759,364	16,773,567	171,985,798
61999	Americo Financial Life Annuity Ins	2,770,962,799	2,596,299,318	174,663,481
30872	Amerin Guaranty Corp	311,396,935	121,696,172	189,700,763
19488	Amerisure Ins Co	498,838,512	374,389,914	124,448,598

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23396	Amerisure Mut Ins Co	1,391,355,585	986,299,256	405,056,329
61301	Ameritas Life Ins Corp	2,838,688,091	2,134,911,596	703,776,495
97977	Ameritas Variable Life Ins Co	2,441,657,376	2,330,772,628	110,884,748
61689	Amerus Life Ins Co	6,785,025,168	6,433,520,286	351,504,883
27928	Amex Assur Co	283,613,273	66,860,280	216,752,993
42390	Amguard Ins Co	174,835,055	127,564,795	47,270,260
72222	Amica Life Ins Co	800,880,223	672,423,221	128,457,002
19976	Amica Mut Ins Co	3,384,386,618	1,782,117,220	1,602,269,398
93661	Annuity Investors Life Ins Co	1,288,150,992	1,239,951,430	48,199,562
61069	Anthem Life Ins Co	252,461,462	188,807,116	63,654,345
41360	Arbella Protection Ins Co	213,711,006	138,663,621	75,047,386
11150	Arch Ins Co	807,190,130	470,173,028	337,017,102
10348	Arch Reins Co	887,024,120	407,581,058	479,443,062
19801	Argonaut Ins Co	1,195,882,685	823,479,071	372,403,614
41459	Armed Forces Ins Exchange	148,699,948	68,109,394	80,590,554
13374	Arrow Mut Liability Ins Co	47,873,328	21,649,500	26,223,828
21865	Associated Ind Corp	146,697,885	92,060,893	54,636,992
33758	Associated Industries Of MA Mut Ins	295,980,592	216,538,976	79,441,616
19305	Assurance Co Of Amer	75,016,433	56,493,004	18,523,429
30180	Assured Guaranty Corp	1,278,208,171	1,041,463,558	236,744,613
71439	Assurity Life Ins Co	1,103,232,322	995,950,421	107,281,900
41769	Athena Assur Co	189,871,077	145,051,874	44,819,203
20931	Atlanta Intl Ins Co	19,709,735	12,647,606	7,062,130
19895	Atlantic Mut Ins Co	964,391,142	723,160,421	241,230,721
27154	Atlantic Specialty Ins Co	70,709,737	22,286,233	48,423,504
25422	Atradius Trade Credit Ins Co	63,500,441	26,156,028	37,344,412
21202	Auto Club Ins Assoc	3,089,624,915	1,716,339,949	1,373,284,966
19062	Automobile Ins Co Of Hartford CT	900,691,514	646,307,103	254,384,410
10367	Avemco Ins Co	182,825,463	79,040,752	103,784,711
62898	Aviva Life Ins Co	5,210,559,788	4,863,564,064	346,995,724
29530	AXA Art Ins Corp	60,313,837	29,150,078	31,163,759
33022	AXA Corp Solutions Ins Co	225,369,248	138,689,001	86,680,247
68365	AXA Corp Solutions Life Reins Co	640,456,087	310,671,602	329,784,485
62944	AXA Equitable Life Ins Co	105,307,513,612	100,976,015,724	4,331,497,888
62880	AXA Life & Annuity Co	525,711,549	439,962,631	85,748,918
16187	AXA Re Prop & Cas Ins Co	185,557,463	121,565,498	63,991,965
20370	AXIS Reins Co	973,066,104	456,026,167	517,039,937
24813	Balboa Ins Co	896,533,881	560,089,508	336,444,372
68160	Balboa Life Ins Co	114,168,160	29,677,291	84,490,869
61212	Baltimore Life Ins Co	795,244,533	749,166,477	46,078,057
61239	Bankers Fidelity Life Ins Co	116,206,759	80,714,622	35,492,137
61263	Bankers Life & Cas Co	7,864,419,522	7,445,718,217	418,701,305
23132	Bankers Multiple Line Ins Co	7,648,778	65,153	7,583,625
18279	Bankers Standard Ins Co	179,353,205	135,725,270	43,627,935
94250	Banner Life Ins Co	1,172,483,792	851,055,357	321,428,435
19763	Bay State Ins Co	231,178,094	90,602,528	140,575,566
38245	BCS Ins Co	216,036,737	92,268,131	123,768,606
80985	BCS Life Ins Co	155,049,034	85,175,134	69,873,900

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37540	Beazley Ins Co Inc	26,017,940	14,354,258	11,663,682
61395	Beneficial Life Ins Co	2,856,669,693	2,623,458,530	233,211,163
29580	Berkley Regional Ins Co	1,946,762,364	1,314,713,742	632,048,622
31295	Berkley Regional Specialty Ins Co	22,073,510	210,614	21,862,897
62345	Berkshire Hathaway Life Ins Co NE	3,495,458,566	2,928,553,958	566,904,608
71714	Berkshire Life Ins Co of Amer	1,772,413,340	1,512,711,815	259,701,525
19402	Birmingham Fire Ins Co Of PA	2,893,279,970	2,033,130,894	860,149,076
24503	Blue Ridge Ins Co	163,438,329	111,172,814	52,265,515
61476	Boston Mut Life Ins Co	747,124,777	679,886,685	67,238,093
20761	Boston Old Colony Ins Co	32,986,960	447,347	32,539,613
19658	Bristol West Ins Co	107,165,100	72,345,674	34,819,426
13528	Brotherhood Mut Ins Co	251,123,906	156,787,101	94,336,805
61492	Business Mens Assur Co Of Amer	2,152,237,178	2,005,841,872	146,395,306
20117	California Cas Ind Exch	398,842,252	138,861,467	259,980,785
19771	Cambridge Mut Fire Ins Co	429,205,113	214,356,773	214,848,340
21946	Camden Fire Ins Assoc	92,340,655	22,441,297	69,899,358
36340	Camico Mut Ins Co	111,536,589	77,272,695	34,263,894
81060	Canada Life Ins Co Of Amer	2,635,429,366	2,465,578,856	169,850,510
10464	Canal Ins Co	1,123,037,115	635,487,560	487,549,554
20877	Capital Markets Assr Corp	99,375,326	1,582,881	97,792,445
61581	Capitol Life Ins Co	275,698,322	268,432,985	7,265,337
10510	Carolina Cas Ins Co	689,942,672	500,314,898	189,627,774
25950	Casco Ind Co	26,174,750	15,916,226	10,258,524
11255	Caterpillar Ins Co	103,045,734	65,202,838	37,842,896
56022	Catholic Family Life Ins	280,488,517	268,199,527	12,288,990
57487	Catholic Order Of Foresters	536,745,046	500,548,365	36,196,678
80799	Celtic Ins Co	102,112,719	53,575,231	48,537,488
19909	Centennial Ins Co	359,342,703	252,901,874	106,440,829
20230	Central Mut Ins Co	902,771,418	573,338,033	329,433,391
20249	Central Natl Ins Co Of Omaha	32,912,571	24,868,477	8,044,094
61700	Central Natl Life Ins Co Omaha	12,111,243	311,736	11,799,507
61751	Central States H & L Co Of Omaha	338,323,229	272,572,586	65,750,646
34274	Central States Ind Co Of Omaha	246,835,998	63,694,266	183,141,732
61883	Central United Life Ins Co	380,512,699	345,075,751	35,436,948
34649	Centre Ins Co	674,260,255	552,715,084	121,545,171
80896	Centre Life Ins Co	1,696,084,564	1,625,993,225	70,091,332
62383	Centurion Life Ins Co	1,051,376,093	197,144,179	854,231,914
20710	Century Ind Co	845,128,880	820,128,880	25,000,000
35130	Century Rein Co	103,053,926	24,067,888	78,986,038
25500	Champlain Cas Co Of VT	443,609	970	442,639
61808	Charter Natl Life Ins Co	288,283,390	279,679,275	8,604,115
25615	Charter Oak Fire Ins Co	796,643,431	602,224,229	194,419,202
63207	Chase Ins Life and Annuity Co	5,370,134,221	4,970,384,546	399,749,675
70661	Chase Ins Life Co	356,850,209	260,271,002	96,579,207
61832	Chesapeake Life Ins Co	90,201,233	64,275,004	25,926,229
22810	Chicago Ins Co	284,250,381	175,501,178	108,749,203
50229	Chicago Title Ins Co	1,351,062,584	858,857,299	492,205,285
12777	Chubb Ind Ins Co	171,857,069	134,212,104	37,644,965
18767	Church Mut Ins Co	836,237,877	604,883,947	231,353,930

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22004	CIM Ins Corp	36,465,101	21,451,817	15,013,284
28665	Cincinnati Cas Co	323,531,980	64,208,704	259,323,276
10677	Cincinnati Ins Co	9,820,123,386	5,628,964,438	4,191,158,947
76236	Cincinnati Life Ins Co	2,155,577,464	1,716,907,589	438,669,875
80322	Citicorp Life Ins Co	1,076,687,776	213,446,420	863,241,356
31534	Citizens Ins Co Of Amer	1,765,036,423	1,155,321,327	609,715,096
20532	Clarendon Natl Ins Co	2,022,935,923	1,458,369,681	564,566,243
25070	Clearwater Ins Co	1,102,497,699	519,090,511	583,407,188
93432	CM Life Ins Co	8,992,243,473	8,595,457,503	396,785,970
40266	CMG Mortgage Ins Co	265,610,765	161,779,173	103,831,593
33197	Cologne Reins Co Of Amer	73,639,530	36,799,062	36,840,468
62049	Colonial Life & Accident Ins Co	1,504,904,207	1,209,994,321	294,909,886
62065	Colonial Penn Life Ins Co	774,680,564	738,173,826	36,506,738
84786	Colorado Bankers Life Ins Co	114,933,707	100,892,420	14,041,287
76023	Columbian Life Ins Co	231,251,664	206,920,340	24,331,324
62103	Columbian Mut Life Ins Co	318,261,884	278,998,756	39,263,129
99937	Columbus Life Ins Co	2,326,784,630	2,065,124,647	261,659,983
62146	Combined Ins Co Of Amer	2,667,827,015	1,828,407,221	839,419,795
19410	Commerce & Industry Ins Co	5,687,685,313	4,144,477,522	1,543,207,791
34754	Commerce Ins Co	2,653,957,695	1,622,146,920	1,031,810,776
21296	Commercial Guaranty Cas Ins Co	172,477,581	56,186,140	116,291,442
20818	Commercial Ins Co Of Newark NJ	50,327,566	2,050,925	48,276,641
18732	Commercial Loan Ins Corp	9,931,604	782,864	9,148,740
81426	Commercial Travelers Mut Ins Co	35,161,938	24,637,907	10,524,028
10220	Commonwealth Ins Co Of Amer	44,270,813	23,439,191	20,831,622
50083	Commonwealth Land Title Ins Co	656,500,488	492,271,211	164,229,277
77828	Companion Life Ins Co	88,379,566	37,334,002	51,045,564
21989	Compass Ins Co	13,984,592	3,336,806	10,647,786
34711	Computer Ins Co	25,462,955	3,292,162	22,170,793
51268	Connecticut Attorneys Title Ins Co	57,677,189	18,953,742	38,723,447
62308	Connecticut General Life Ins Co	50,665,306,025	48,234,619,810	2,430,686,215
24961	Connie Lee Ins Co	217,794,520	110,805,725	106,988,795
78174	Conseco Health Ins Co	1,980,546,226	1,869,617,114	110,929,112
60682	Conseco Ins Co	4,899,708,339	4,547,694,019	352,014,320
65900	Conseco Life Ins Co	3,951,266,862	3,732,223,711	219,043,150
76325	Conseco Senior Health Ins Co	3,001,956,606	2,875,630,808	126,325,798
32190	Constitution Ins Co	50,514,030	14,338,258	36,175,772
62359	Constitution Life Ins Co	85,516,848	74,688,060	10,828,788
62413	Continental Assur Co	6,037,735,773	4,861,036,085	1,176,699,688
20443	Continental Cas Co	34,211,782,318	27,396,491,631	6,815,290,687
71404	Continental General Ins Co	444,667,179	375,701,120	68,966,059
35289	Continental Ins Co	3,896,598,743	2,210,830,778	1,685,767,964
10804	Continental Western Ins Co	240,399,760	168,477,213	71,922,547
37206	Contractors Bonding & Ins Co	142,763,807	104,652,779	38,111,028
18686	Co-Operative Ins Co	63,972,952	37,180,981	26,791,971
21318	Coregis Ins Co	530,820,576	330,580,094	200,240,482
72052	Corporate Health Ins Co	98,055,972	33,707,203	64,348,769
10022	Countryway Ins Co	62,022,410	42,280,572	19,741,838
10062	Covenant Ins Co	59,875,523	39,130,236	20,745,287

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10847	Cumis Ins Society Inc	973,171,812	570,386,121	402,785,691
62626	Cuna Mut Ins Society	3,124,014,741	2,399,354,605	724,660,136
65749	Cuna Mut Life Ins Co	7,551,504,780	7,264,232,541	287,272,239
10499	DaimlerChrysler Ins Co	395,232,790	192,756,413	202,476,377
37346	Danbury Ins Co	15,565,993	6,710,095	8,855,898
37907	Deerbrook Ins Co	32,207,763	222,329	31,985,434
12718	Developers Surety And Ind Co	84,575,749	47,871,651	36,704,098
42048	Diamond State Ins Co	151,802,354	45,959,206	105,843,148
36463	Discover Prop & Cas Ins Co	101,870,133	71,423,498	30,446,635
34495	Doctors Co An Interins Exchn	1,559,571,942	1,153,989,030	405,582,912
13706	Dorchester Mut Ins Co	39,908,883	22,733,511	17,175,372
39659	Eastern Cas Ins Co	110,771,562	84,133,564	26,637,998
14702	Eastguard Ins Co	43,105,814	28,619,361	14,486,453
21261	Electric Ins Co	1,144,329,169	869,377,009	274,952,162
62928	EMC Natl Life Co	652,214,580	578,859,906	73,354,674
21407	Emcasco Ins Co	222,822,351	163,821,911	59,000,440
21326	Empire Fire & Marine Ins Co	672,213,861	546,433,362	125,780,499
94285	Empire General Life Assur Corp	219,131,852	151,071,767	68,060,086
21350	Empire Ins Co	143,305,434	130,082,079	13,223,355
20648	Employers Fire Ins Co	109,468,117	54,757,293	54,710,824
21458	Employers Ins of Wausau	4,423,248,464	3,428,099,497	995,148,967
21415	Employers Mut Cas Co	1,837,475,749	1,260,472,221	577,003,528
68276	Employers Reassur Corp	6,043,342,396	5,783,408,661	259,933,735
39845	Employers Reins Corp	16,759,214,095	11,246,093,404	5,513,120,691
15130	Encompass Ind Co	22,578,133	4,218,241	18,359,893
10071	Encompass Ins Co Of America	88,135,431	9,833,205	78,302,226
62952	Equitable Life & Cas Ins Co	156,297,779	123,435,706	32,862,073
62510	Equitrust Life Ins Co	2,849,313,558	2,683,542,988	165,770,570
20516	Euler American Credit Ind Co	268,143,014	139,305,510	128,837,504
10120	Everest Natl Ins Co	764,412,799	648,641,083	115,771,716
26921	Everest Reins Co	8,572,712,312	6,479,560,217	2,093,152,095
12750	Evergreen Natl Ind Co	48,013,623	17,961,185	30,052,438
13722	Excess Rein Co	58,861,976	24,630,630	34,231,346
35181	Executive Risk Ind Inc	2,225,388,669	1,640,171,048	585,217,621
21482	Factory Mut Ins Co	6,974,548,101	3,441,757,376	3,532,790,725
44784	Fairfield Ins Co	38,034,797	20,651,445	17,383,352
24384	Fairmont Specialty Ins Co	235,722,443	148,733,544	86,988,899
63053	Family Life Ins Co	111,561,858	89,661,381	21,900,477
13803	Farm Family Cas Ins Co	722,430,706	550,461,305	171,969,401
63126	Farm Family Life Ins Co	943,342,782	822,847,066	120,495,716
63193	Farmers & Traders Life Ins Co	488,779,646	454,331,927	34,447,719
21652	Farmers Ins Exch	10,117,191,154	7,716,015,580	2,401,175,573
13897	Farmers Mut Hail Ins Co Of IA	272,706,095	104,196,099	168,509,996
63177	Farmers New World Life Ins Co	6,828,278,964	5,733,697,731	1,094,581,233
41483	Farmington Cas Co	944,515,823	716,473,105	228,042,718
67695	Federal Home Life Ins Co	1,766,310,628	578,406,742	1,187,903,887
20281	Federal Ins Co	23,128,725,086	15,364,059,892	7,764,665,194
63223	Federal Life Ins Co	233,580,022	194,453,832	39,126,190
63258	Federated Life Ins Co	762,922,272	572,930,278	189,991,994

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13935	Federated Mut Ins Co	3,359,839,571	2,065,895,548	1,293,944,023
43460	FFG Ins Co	46,352,377	17,108,753	29,243,624
35270	Fidelity & Cas Co Of NY	140,186,079	2,194,281	137,991,798
39306	Fidelity & Deposit Co Of MD	216,503,315	37,763,513	178,739,802
35386	Fidelity & Guaranty Ins Co	14,382,528	60,539	14,321,989
25879	Fidelity & Guaranty Ins Underwriters	32,007,247	155,731	31,851,517
63274	Fidelity & Guaranty Life Ins Co	14,974,755,860	14,254,148,664	720,607,196
93696	Fidelity Investments Life Ins Co	11,548,929,163	11,036,027,304	512,901,859
63290	Fidelity Life Assn	586,601,503	322,710,200	263,891,303
25180	Fidelity Natl Ins Co	116,158,268	61,635,945	54,522,323
16578	Fidelity Natl Prop and Cas Ins Co	59,343,862	36,728,777	22,615,085
51586	Fidelity Natl Title Ins Co	747,720,495	528,016,655	219,703,840
71870	Fidelity Security Life Ins Co	454,644,122	400,184,098	54,460,025
12815	Financial Guaranty Ins Co	3,115,766,580	1,943,171,498	1,172,595,082
18287	Financial Security Assur Inc	3,479,996,093	2,335,296,368	1,144,699,725
21660	Fire Ins Exch	1,623,512,091	1,219,044,653	404,467,439
21873	Firemans Fund Ins Co	9,913,244,552	6,983,138,345	2,930,106,207
20850	Firemens Ins Co Of Newark NJ	529,968,183	24,331,942	505,636,241
21784	Firemens Ins Co Of Washington DC	117,266,078	86,730,492	30,535,584
69140	First Allmerica Fin Life Ins Co	3,851,124,159	3,667,480,033	183,644,126
37710	First American Prop & Cas Ins Co	83,665,239	54,569,283	29,095,955
50814	First American Title Ins Co	1,825,722,531	1,079,677,065	746,045,466
51039	First American Title Ins Co NY	129,036,333	64,435,522	64,600,811
29980	First Colonial Ins Co	178,425,097	147,515,647	30,909,450
63401	First Colony Life Ins Co	7,232,804,362	6,318,393,799	914,410,562
11177	First Financial Ins Co	410,883,508	213,284,194	197,599,314
90328	First Health Life & Health Ins Co	88,236,914	64,445,443	23,791,471
33588	First Liberty Ins Corp	40,250,068	20,583,539	19,666,529
24724	First Natl Ins Co Of Amer	217,565,585	150,851,605	66,713,980
67652	First Penn Pacific Life Ins Co	1,797,042,004	1,635,255,851	161,786,153
13943	Fitchburg Mut Ins Co	61,457,377	38,574,466	22,882,911
13978	Florists Mut Ins Co	178,026,022	135,220,174	42,805,848
38776	Folksamerica Rein Co	2,746,039,010	1,828,635,391	917,403,619
11185	Foremost Ins Co	1,441,611,600	1,030,685,034	410,926,566
11800	Foremost Property & Cas Ins Co	32,678,256	18,761,655	13,916,601
79677	Forethought Life Assur Co	3,053,407,761	2,878,055,245	175,352,516
91642	Forethought Life Ins Co	310,510,810	208,537,134	101,973,676
71129	Fort Dearborn Life Ins Co	1,595,342,450	1,263,668,352	331,674,098
38830	Fort Wayne Hlth & Cas Ins Co	321,230,922	163,470,018	157,760,904
70408	Fortis Benefits Ins Co	8,129,826,416	7,545,649,738	584,176,678
69477	Fortis Ins Co	827,250,892	581,212,986	246,037,906
13986	Frankenmuth Mut Ins Co	738,093,349	484,577,486	253,515,863
34266	Frontier Ins Co	216,818,831	332,087,227	-115,268,396
63657	Garden State Life Ins Co	100,436,683	67,178,166	33,258,517
80926	GE Grp Life Assur Co	843,518,682	630,545,278	212,973,404
65536	GE Life And Annuity Assur Co	17,256,635,797	16,439,432,628	817,203,169
22969	Ge Reins Corp	2,763,483,451	2,074,366,512	689,116,939

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29823	Ge Residential Mortgage Ins Corp NC	34,906,094	22,870,927	12,035,167
41491	Geico Cas Co	261,923,233	176,853,407	85,069,826
35882	Geico General Ins Co	125,939,489	69,844,550	56,094,939
22055	Geico Ind Co	3,409,349,908	2,000,100,294	1,409,249,614
63665	General American Life Ins Co	14,452,851,535	13,155,593,612	1,297,257,923
70025	General Electric Capital Assur Co	31,489,852,321	28,305,937,023	3,183,915,298
38458	General Electric Mortgage Ins Corp	2,724,042,933	2,537,835,680	186,207,253
30007	General Fidelity Ins Co	166,785,419	12,390,856	154,394,563
93521	General Fidelity Life Ins Co	307,539,895	65,683,499	241,856,396
24732	General Ins Co Of Amer	2,455,673,693	1,734,644,417	721,029,276
22039	General Rein Corp	19,614,060,601	12,455,074,155	7,158,986,446
11967	General Star Natl Ins Co	529,973,099	356,727,668	173,245,431
11231	Generali Us Branch	88,522,203	42,558,676	45,963,529
38962	Genesis Ins Co	267,346,019	177,053,352	90,292,667
70939	Gerber Life Ins Co	937,796,799	789,194,007	148,602,792
21032	Gerling Global Reins Corp Of America	1,058,772,445	993,704,268	65,068,177
70092	Glenbrook Life & Annuity Co	1,333,998,307	1,159,489,779	174,508,528
34622	Glens Falls Ins Co	146,663,492	1,357,537	145,305,955
11266	Global Reins Corp US Branch	300,513,792	255,829,575	44,684,217
11312	Globe American Cas Co	19,400,754	2,747,164	16,653,590
91472	Globe Life & Accident Ins Co	2,103,377,337	1,776,845,520	326,531,817
62286	Golden Rule Ins Co	2,369,025,795	2,094,390,086	274,635,709
22063	Government Employees Ins Co	11,160,614,074	6,363,774,803	4,796,839,271
63967	Government Personnel Mut Life Ins Co	711,502,796	633,215,119	78,287,677
14095	Granite Mut Ins Co	3,588,654	109,763	3,478,891
23809	Granite State Ins Co	33,473,970	3,659,297	29,814,673
25984	Graphic Arts Mut Ins Co	117,701,159	84,496,454	33,204,705
26832	Great American Alliance Ins Co	24,650,115	31,431	24,618,684
26344	Great American Assur Co	14,354,213	19,295	14,334,918
16691	Great American Ins Co	5,084,577,208	3,639,284,357	1,445,292,851
22136	Great American Ins Co of NY	52,791,265	529,567	52,261,698
63312	Great American Life Ins Co	7,788,684,010	7,210,744,559	577,939,451
31135	Great American Security Ins Co	15,837,919	19,548	15,818,371
25224	Great Divide Ins Co	82,253,847	45,471,745	36,782,102
20303	Great Northern Ins Co	1,297,347,428	1,042,388,595	254,958,833
11371	Great West Cas Co	1,229,965,493	874,326,485	355,639,008
68322	Great West Life & Annuity Ins Co	32,157,724,120	30,680,299,404	1,477,424,716
80705	Great West Life Assur Co	188,926,028	137,783,353	51,142,675
22187	Greater NY Mut Ins Co	652,683,870	403,328,961	249,354,909
20680	Green Mountain Ins Co Inc	37,818,587	3,567,769	34,250,818
22322	Greenwich Ins Co	674,629,622	381,966,121	292,663,501
36650	Guarantee Co Of North America USA	62,984,506	10,589,716	52,394,790
11398	Guarantee Ins Co	42,002,075	33,596,308	8,405,768
64211	Guarantee Trust Life Ins Co	211,245,926	179,768,282	31,477,644
11401	Guaranty Natl Ins Co	372,797,836	280,273,387	92,524,449
78778	Guardian Ins & Annuity Co Inc	9,904,832,349	9,673,999,518	230,832,831

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64246	Guardian Life Ins Co Of Amer	23,336,264,101	20,430,977,679	2,905,286,423
15032	Guideone Mut Ins Co	686,708,080	438,586,918	248,121,162
22217	Gulf Ins Co	2,685,905,231	1,823,107,468	862,797,763
26433	Harco Natl Ins Co	375,845,432	231,524,684	144,320,748
23582	Harleysville Ins Co	91,013,680	68,278,288	22,735,392
64327	Harleysville Life Ins Co	351,260,800	326,871,734	24,389,066
14168	Harleysville Mut Ins Co	1,261,820,380	740,167,035	521,653,345
26182	Harleysville Worcester Ins Co	481,033,967	382,689,284	98,344,683
60348	Hart Life Ins Co	11,287,828	22,730	11,265,098
22357	Hartford Accid & Ind Co	9,280,269,530	6,441,323,651	2,838,945,879
29424	Hartford Cas Ins Co	1,760,160,801	1,005,972,912	754,187,889
19682	Hartford Fire In Co	20,101,633,150	10,347,273,628	9,754,359,522
37478	Hartford Ins Co Of The Midwest	241,931,966	94,729,206	147,202,760
70815	Hartford Life & Accident Ins Co	10,838,224,006	5,720,296,210	5,117,927,796
71153	Hartford Life & Annuity Ins Co	69,726,526,882	68,418,534,921	1,307,991,961
88072	Hartford Life Ins Co	112,861,251,582	109,669,355,143	3,191,896,439
11452	Hartford Steam Boil Inspec & Ins Co	1,180,371,754	575,839,210	604,532,544
30104	Hartford Underwriters Ins Co	1,236,580,922	731,687,766	504,893,156
96717	Harvard Pilgrim Health Care New Eng	37,286,771	21,201,809	16,084,962
39527	Heritage Ind Co	198,019,078	113,300,685	84,718,393
64394	Heritage Life Ins Co	60,996,039	9,393,295	51,602,743
93440	Highmark Life Ins Co	366,005,021	249,187,237	116,817,784
14192	Hingham Mut Fire Ins Co	113,867,822	65,653,680	48,214,142
14206	Holyoke Mut Ins Co In Salem	136,347,654	82,889,828	53,457,826
64505	Homesteaders Life Co	1,070,228,883	1,009,774,344	60,454,539
35513	Homesure Of VA Inc	17,303,203	10,235,804	7,067,399
22578	Horace Mann Ins Co	452,477,044	310,596,822	141,880,222
64513	Horace Mann Life Ins Co	4,163,229,765	3,933,121,743	230,108,022
22756	Horace Mann Prop & Cas Ins Co	92,037,316	58,347,949	33,689,367
10069	Housing Authority Prop A Mut Co	116,988,317	80,743,842	36,244,475
25054	Hudson Ins Co	219,950,975	140,874,691	79,076,284
70580	Humanadental Ins Co	77,088,949	19,713,467	57,375,482
97764	Idealife Ins Co	20,706,873	8,840,625	11,866,248
65005	IDS Life Ins Co	53,108,473,672	50,831,749,669	2,276,724,003
64580	Illinois Mut Life Ins Co	1,116,233,616	993,778,187	122,455,429
23817	Illinois Natl Ins Co	50,608,973	90,913	50,518,060
11487	Imperial Cas & Ind Co	11,356,877	954,735	10,402,142
43575	Indemnity Ins Co Of North Amer	195,364,748	164,664,078	30,700,670
64602	Independence Life & Annuity Co	172,037,977	126,287,128	45,750,849
58068	Independent Order Of Foresters Us	2,811,781,888	2,357,022,527	454,759,361
14265	Indiana Lumbermens Mut Ins Co	112,703,916	83,373,114	29,330,802
64645	Indianapolis Life Ins Co	3,657,202,627	3,421,612,914	235,589,713
76953	ING Ins Co Of America	737,841,275	662,652,763	75,188,512
86509	Ing Life Ins & Annuity Co	53,114,988,995	51,767,990,512	1,346,998,483
80942	ING USA Annuity and Life Ins Co	48,007,142,135	46,338,832,362	1,668,309,773
22713	Insurance Co Of North Amer	508,398,418	440,113,183	68,285,235
19429	Insurance Co Of The State Of PA	3,156,974,864	2,062,087,668	1,094,887,196

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37257	Insurance Corp Of Hannover	732,545,148	552,694,616	179,850,532
18341	Insurance Corp Of NY	223,834,741	263,573,056	-39,738,315
29742	Integon Natl Ins Co	221,654,950	133,975,636	87,679,314
31488	Integon Preferred Ins Co	30,642,712	17,744,140	12,898,572
24139	International Bus & Merc Reassur Co	546,301,091	395,593,769	150,707,322
11592	International Fidelity Ins Co	89,542,550	41,448,186	48,094,364
64890	Investors Guaranty Life Ins Co	7,607,068	254,431	7,352,637
63487	Investors Life Ins Co North Amer	1,060,055,315	1,025,960,747	34,094,568
65056	Jackson Natl Life Ins Co	53,721,692,773	50,581,009,341	3,140,683,432
11630	Jefferson Ins Co	146,218,003	52,265,440	93,952,563
64017	Jefferson Natl Life Ins Co	1,699,317,858	1,647,495,989	51,821,869
70254	Jefferson Pilot Financial Ins Co	12,610,163,973	11,572,758,676	1,037,405,297
67865	Jefferson Pilot Life Ins Co	15,565,508,215	14,672,874,679	892,633,536
62057	Jefferson Pilot Lifeamerica Ins Co	1,431,727,116	1,323,931,725	107,795,391
14354	Jewelers Mut Ins Co	166,367,491	73,111,851	93,255,640
89958	JMIC Life Ins Co	235,850,631	159,793,380	76,057,251
65080	John Alden Life Ins Co	667,419,495	517,451,950	149,967,545
65099	John Hancock Life Ins Co	73,282,666,721	69,198,150,537	4,084,516,184
65838	John Hancock Life Ins Co (USA)	73,775,899,932	72,610,974,796	1,164,925,136
90204	John Hancock Variable Life Ins Co	13,399,903,770	12,589,109,995	810,793,775
15962	Kansas Bankers Surety Co	139,652,221	29,657,126	109,995,095
20885	Kansas City Fire & Marine Ins Co	24,191,422	284,438	23,906,984
65129	Kansas City Life Ins Co	3,310,950,331	3,020,661,823	290,288,508
90557	Kemper Investors Life Ins Co	16,758,957,945	16,374,494,278	384,463,667
58033	Knights Of Columbus	11,735,413,492	10,206,377,427	1,529,036,065
65242	Lafayette Life Ins Co	1,672,672,230	1,562,463,458	110,208,772
26077	Lancer Ins Co	481,044,558	408,578,404	72,466,154
50024	Lawyers Title Ins Corp	650,343,893	412,703,724	237,640,169
37940	Lexington Natl Ins Corp	23,946,894	16,664,922	7,281,972
42404	Liberty Ins Corp	1,639,778,256	1,369,541,134	270,237,122
19917	Liberty Ins Underwriters Inc	115,988,754	54,095,683	61,893,071
65315	Liberty Life Assur Co Of Boston	8,228,430,361	7,925,810,934	302,619,427
65323	Liberty Life Ins Co	1,572,075,098	1,274,049,319	298,025,779
23035	Liberty Mut Fire Ins Co	2,774,088,615	2,101,344,073	672,744,542
23043	Liberty Mut Ins Co	23,956,964,668	16,701,614,750	7,255,349,918
65331	Liberty Natl Life Ins Co	4,340,420,773	3,897,005,264	443,415,509
65498	Life Ins Co Of North Amer	5,321,939,592	4,661,638,456	660,301,137
65528	Life Ins Co Of The Southwest	4,043,196,912	3,823,880,477	219,316,435
64130	Life Investors Ins Co Of Amer	10,816,945,853	10,210,684,664	606,261,189
65595	Lincoln Benefit Life Co	2,683,302,879	2,427,831,652	255,471,227
33855	Lincoln General Ins Co	513,450,626	353,070,044	160,380,582
65927	Lincoln Heritage Life Ins Co	485,846,206	413,250,763	72,595,443
65676	Lincoln Natl Life Ins Co	87,081,133,226	84,119,941,507	2,961,191,719
36447	LM General Ins Co	28,325,261	13,950,458	14,374,803
33600	LM Ins Corp	61,479,987	43,836,037	17,643,949
36439	LM Personal Ins Co	19,481,622	4,315,427	15,166,195
32352	LM Property and Casualty Ins. Co.	906,705,762	236,695,520	670,010,242
76694	London Life Reins Co	849,796,747	781,780,582	68,016,164

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65722	Loyal American Life Ins Co	501,782,702	407,682,070	94,100,632
56758	Loyal Christian Benefit Assn	136,866,135	129,852,496	7,013,639
14435	Lumber Mut Ins Co	54,387,433	47,742,122	6,645,313
22977	Lumbermens Mut Cas Co	3,776,440,507	3,605,005,627	171,434,880
23108	Lumbermens Underwriting Alliance	352,451,035	265,207,904	87,243,131
35769	Lyndon Property Ins Co	393,909,119	234,581,276	159,327,843
19321	Maine Bonding & Cas Co	25,222,413	2,316,216	22,906,197
65870	Manhattan Life Ins Co	350,442,258	310,394,402	40,047,856
67083	Manhattan Natl Life Ins Co	275,648,924	232,682,566	42,966,358
87793	Manufacturers Life Ins Co Of Amer	8,464,489	232,690	8,231,799
93610	Manulife Ins Co	561,586,898	445,620,085	115,966,813
28932	Markel American Ins Co	351,073,402	269,758,708	81,314,694
38970	Markel Ins Co	485,034,573	364,790,079	120,244,494
19356	Maryland Cas Co	417,137,564	45,378,862	371,758,702
65935	Massachusetts Mut Life Ins Co	95,586,708,231	89,296,534,206	6,290,174,025
12041	MBIA Ins Corp	10,380,151,128	6,985,475,324	3,394,675,804
69515	Medamerica Ins Co	276,895,375	255,676,448	21,218,927
34231	Medical Liability Mut Ins Co	5,051,358,870	4,573,234,403	478,124,467
36277	Medical Mut Ins Co Of ME	157,718,865	115,560,999	42,157,867
11843	Medical Protective Co	2,172,578,737	1,661,757,151	510,821,586
22241	Medmarc Cas Ins Co	93,290,414	57,185,097	36,105,317
97055	Mega Life & Health Ins Co The	1,269,139,851	961,612,461	307,527,390
86126	Members Life Ins Co	807,112,686	760,498,706	46,613,978
31968	Merastar Ins Co	105,090,202	83,266,798	21,823,404
23329	Merchants Mut Ins Co	294,983,219	221,159,492	73,823,727
79022	Merrill Lynch Life Ins Co	14,320,158,984	14,035,393,543	284,765,441
19798	Merrimack Mut Fire Ins Co	701,442,084	315,017,891	386,424,191
61050	MetLife Investors USA Ins Co	14,589,557,733	14,208,007,426	381,550,307
39950	Metropolitan General Ins Co	27,211,421	754,844	26,456,576
34339	Metropolitan Grp Prop & Cas Ins Co	364,497,788	165,856,571	198,641,215
65978	Metropolitan Life Ins Co	244,236,104,468	235,431,609,605	8,804,494,863
26298	Metropolitan Property & Cas Ins Co	5,192,195,854	3,317,197,053	1,874,998,801
97136	Metropolitan Tower Life Ins Co	6,537,902,128	5,342,721,621	1,195,180,507
18740	MGIC Ind Corp	21,317,083	429,733	20,887,350
85561	MIC Life Ins Corp	17,589,788	2,780,218	14,809,570
38601	MIC Prop & Cas Ins Corp	372,621,054	320,301,044	52,320,011
21687	Mid-Century Ins Co	2,900,573,177	2,342,212,461	558,360,716
23434	Middlesex Ins Co	529,668,970	364,016,491	165,652,482
14532	Middlesex Mut Assur Co	211,259,270	159,783,599	51,475,671
66044	Midland Natl Life Ins Co	16,123,539,373	15,312,360,635	811,178,738
23612	Midwest Employers Cas Co	227,301,111	114,912,970	112,388,141
66109	Midwestern United Life Ins Co	259,117,117	175,541,840	83,575,277
42234	Minnesota Lawyers Mut Ins Co	77,640,967	33,706,436	43,934,530
66168	Minnesota Life Ins Co	20,014,427,919	18,594,979,164	1,419,448,755
20362	Mitsui Sumitomo Ins Co of Amer	621,451,129	489,585,915	131,865,214
22551	Mitsui Sumitomo Ins USA Inc	92,166,731	53,562,845	38,603,886
82848	ML Life Ins Co Of NY	1,251,443,889	1,218,763,519	32,680,370
15997	MMG Ins Co	130,552,306	87,725,954	42,826,352

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70416	MML Bay State Life Ins Co	4,307,213,112	4,084,691,223	222,521,889
57541	Modern Woodmen Of Amer	6,928,588,203	6,026,241,393	902,346,811
66265	Monarch Life Ins Co	1,010,615,830	998,792,491	11,823,339
66281	Monumental Life Ins Co	19,261,229,829	18,324,527,227	936,702,602
66370	Mony Life Ins Co	11,019,419,361	10,188,533,542	830,885,819
78077	Mony Life Ins Co Of Amer	6,362,551,518	6,131,061,365	231,490,153
29858	Mortgage Guaranty Ins Corp	7,022,545,443	5,245,740,238	1,776,805,205
22012	Motors Ins Corp	7,780,726,586	5,706,939,655	2,073,786,931
26522	Mount Vernon Fire Ins Co	531,551,811	256,269,151	275,282,660
66427	MTL Ins Co	1,177,404,466	1,080,762,212	96,642,254
66346	Munich American Reassur Co	3,344,700,563	2,848,921,399	495,779,164
88668	Mutual Of Amer Life Ins Co	11,486,923,257	10,810,206,734	676,716,523
71412	Mutual Of Omaha Ins Co	4,012,021,304	2,274,172,588	1,737,848,716
31119	Mutual Protective Ins Co	277,619,012	256,143,624	21,475,387
61409	National Benefit Life Ins Co	781,393,729	485,991,355	295,402,374
11991	National Cas Co	98,918,852	5,868,895	93,049,957
10243	National Continental Ins Co	102,385,823	58,982,911	43,402,912
20478	National Fire Ins Co Of Hartford	159,635,925	408,829	159,227,096
23728	National General Ins Co	130,278,168	93,025,666	37,252,501
66583	National Guardian Life Ins Co	1,295,290,809	1,159,996,741	135,294,069
82538	National Health Ins Co	33,815,753	22,447,589	11,368,164
20087	National Ind Co	50,959,623,242	23,734,864,403	27,224,758,839
27944	National Ins Assn	22,049,900	12,718,941	9,330,959
75264	National Integrity Life Ins Co	2,730,232,130	2,632,094,846	98,137,284
32620	National Interstate Ins Co	297,898,153	205,774,025	92,124,127
66680	National Life Ins Co	7,584,802,277	7,042,365,660	542,436,617
34835	National Reins Corp	1,065,840,451	343,747,967	722,092,484
85472	National Security Life & Annuity Co	51,431,273	30,272,586	21,158,687
21881	National Surety Corp	465,097,020	321,975,260	143,121,760
51020	National Title Ins Of NY Inc	15,547,849	10,222,857	5,324,992
19445	National Union Fire Ins Co Of Pitts	26,389,125,641	17,835,161,461	8,553,964,180
66850	National Western Life Ins Co	5,293,472,472	4,767,388,508	526,083,964
51101	Nations Title Ins Of NY Inc	20,878,953	11,017,072	9,861,881
26093	Nationwide Affinity Co of Amer	13,741,648	657,247	13,084,401
10723	Nationwide Assur Co	70,630,528	3,977,672	66,652,856
70750	Nationwide Life & Ann Co of Amer	1,052,411,277	997,878,585	54,532,692
92657	Nationwide Life And Annuity Ins Co	8,319,171,061	8,088,984,865	230,186,196
66869	Nationwide Life Ins Co	90,735,077,068	88,344,058,505	2,391,018,563
68225	Nationwide Life Ins Co of Amer	6,657,766,745	6,081,240,328	576,526,417
23779	Nationwide Mut Fire Ins Co	4,279,315,119	2,788,575,879	1,490,739,240
23787	Nationwide Mut Ins Co	24,183,383,266	16,602,179,958	7,581,203,308
37877	Nationwide Prop & Cas Ins Co	25,961,535	397,826	25,563,709
42307	Navigators Ins Co	804,920,727	569,359,417	235,561,311
15865	NCMIC Ins Co	445,665,659	314,541,942	131,123,717
25852	New England Guaranty Ins Co Inc	60,569,282	41,076,225	19,493,058
21830	New England Ins Co	281,577,238	28,233,621	253,343,617
91626	New England Life Ins Co	10,034,091,644	9,661,714,853	372,376,791
41629	New England Rein Corp	124,408,743	16,570,913	107,837,829
23833	New Hampshire Ind Co Inc	318,692,832	215,607,601	103,085,231

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23841	New Hampshire Ins Co	3,095,053,479	2,101,824,100	993,229,379
91596	New York Life Ins & Annuity Corp	56,282,521,849	54,273,676,448	2,008,845,401
66915	New York Life Ins Co	101,303,785,470	91,596,003,209	9,707,782,261
16608	New York Marine & Gnrl Ins Co	530,150,656	363,140,486	167,010,170
97241	NGL American Life Ins Co	124,793,604	102,356,022	22,437,581
35106	Niagara Fire Ins Co	56,291,905	397,279	55,894,626
23965	Norfolk & Dedham Mut Fire Ins Co	208,179,500	110,475,187	97,704,313
31470	Norguard Ins Co	236,813,283	180,310,145	56,503,138
66974	North American Co Life & Hlth Ins	4,568,701,054	4,167,419,635	401,281,419
21105	North River Ins Co	844,850,943	540,477,032	304,373,911
22047	North Star Rein Corp	17,473,718	42,901	17,430,817
36455	Northbrook Ind Co	97,583,070	302,665	97,280,405
38369	Northern Assur Co Of Amer	345,033,192	181,106,657	163,926,535
19372	Northern Ins Co Of NY	63,726,233	35,398,014	28,328,219
25992	Northern Security Ins Co Inc	6,625,833	272,121	6,353,712
24015	Northland Ins Co	1,100,314,135	665,611,054	434,703,081
69000	Northwestern Long Term Care Ins Co	114,430,891	59,087,162	55,343,729
67091	Northwestern Mut Life Ins Co	123,906,728,557	114,972,777,444	8,933,951,113
23914	Northwestern Natl Ins Co Milwaukee	74,388,972	121,149,130	-46,760,159
63444	Nutmeg Life Ins Co	9,427,514	11,621	9,415,893
81353	NYLife Ins Co Of AZ	124,988,925	88,809,154	36,179,771
23248	Occidental Fire & Cas Co Of NC	257,884,876	139,229,609	118,655,267
67148	Occidental Life Ins Co Of NC	259,667,272	236,099,910	23,567,362
23680	Odyssey America Reins Co	4,855,108,622	3,179,250,308	1,675,858,314
24074	Ohio Cas Ins Co	2,595,541,693	1,623,501,674	972,040,019
26565	Ohio Ind Co	101,167,792	70,288,119	30,879,673
89206	Ohio Natl Life Assur Corp	1,982,843,717	1,844,516,448	138,327,269
67172	Ohio Natl Life Ins Co	9,659,737,037	8,973,372,524	686,364,513
67180	Ohio State Life Ins Co	14,218,279	8,002,565	6,215,714
24147	Old Republic Ins Co	1,847,752,460	1,171,005,178	676,747,282
67261	Old Republic Life Ins Co	109,178,465	85,352,472	23,825,993
50520	Old Republic Natl Title Ins Co	448,781,315	334,794,501	113,986,814
35424	Old Republic Security Assur Co	89,493,716	72,327,788	17,165,928
37060	Old United Cas Co	252,979,678	183,211,044	69,768,635
20621	OneBeacon America Ins Co	1,299,574,612	703,007,795	596,566,817
21970	OneBeacon Ins Co	3,849,875,366	2,488,424,458	1,361,450,908
85286	OneNation Ins Co	97,084,745	23,452,996	73,631,749
56383	Order United Commrl Trav Of Amer	16,965,815	14,287,130	2,678,685
78026	Oxford Health Ins Inc	737,093,074	427,707,499	309,385,575
76112	Oxford Life Ins Co	689,351,599	603,710,589	85,641,010
22748	Pacific Employers Ins Co	1,561,607,108	1,246,315,138	315,291,970
20346	Pacific Ind Co	4,612,460,408	3,460,598,221	1,151,862,187
97268	Pacific Life & Annuity Co	1,348,980,986	1,040,855,092	308,125,894
67466	Pacific Life Ins Co	68,467,250,951	65,653,094,351	2,814,156,600
37850	Pacific Specialty Ins Co	231,026,311	156,190,898	74,835,413
93564	Paragon Life Ins Co	528,163,916	503,306,290	24,857,628
60003	Park Avenue Life Ins Co	494,395,239	332,067,154	162,328,085

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32069	Patriot Mut Ins Co	46,056,034	28,128,627	17,927,407
67598	Paul Revere Life Ins Co	5,281,316,160	4,163,545,284	1,117,770,876
67601	Paul Revere Variable Annuity Ins Co	147,639,557	26,464,750	121,174,807
14931	Pawtucket Mut Ins Co	38,397,952	36,548,210	1,849,795
18333	Peerless Ind Ins Co	1,579,863,464	1,035,224,569	544,638,895
14958	Peninsula Ins Co	57,081,303	33,905,207	23,176,096
14982	Penn Millers Ins Co	152,172,349	106,727,471	45,444,878
67644	Penn Mut Life Ins Co	8,709,472,657	7,551,883,817	1,157,588,840
63282	Penn Treaty Network Amer Ins Co	108,413,901	84,601,771	23,812,130
21962	Pennsylvania General Ins Co	627,884,251	407,268,542	220,615,709
67660	Pennsylvania Life Ins Co	544,847,431	483,637,044	61,210,386
14974	Pennsylvania Lumbermens Mut Ins	241,265,227	157,574,902	83,690,325
12262	Pennsylvania Manufacturers Asn Ins C	598,171,292	414,376,320	183,794,972
66605	Peoples Benefit Life Ins Co	14,323,126,040	13,708,073,745	615,052,295
12297	Petroleum Cas Co	15,206,951	4,395,535	10,811,416
13714	Pharmacists Mut Ins Co	145,288,276	94,402,985	50,885,291
23175	Phenix Mut Fire Ins Co	55,676,599	31,984,663	23,691,936
67784	Philadelphia American Life Ins Co	90,945,713	77,667,544	13,278,169
18058	Philadelphia Ind Ins Co	1,706,938,737	1,289,158,923	417,779,814
93548	PHL Variable Ins Co	5,567,295,725	5,321,465,126	245,830,598
25623	Phoenix Ins Co	3,371,332,931	2,375,583,641	995,749,290
93734	Phoenix Life & Annuity Co	49,821,236	37,446,515	12,374,721
67814	Phoenix Life Ins Co	16,704,928,306	15,895,712,511	809,215,796
69647	Phoenix Natl Ins Co	14,054,336	572,948	13,481,388
72125	Physicians Life Ins Co	1,301,485,947	1,222,559,826	78,926,121
80578	Physicians Mut Ins Co	1,202,193,014	533,651,164	668,541,850
18619	Platte River Ins Co.	63,839,269	34,170,360	29,668,909
27251	PMI Mortgage Ins Co	3,421,678,942	2,776,197,514	645,481,428
14460	Podiatry Ins Co Of Amer A Mut Co	176,983,633	121,179,300	55,804,333
57622	Polish Natl Alliance Us Of Na	392,768,772	361,465,978	31,302,794
56839	Polish Natl Union Of Amer	24,624,401	22,210,109	2,414,292
57630	Polish Roman Catholic Union Of	121,301,518	105,555,905	15,745,613
15024	Preferred Mut Ins Co	281,730,811	181,164,395	100,566,415
15586	Preserver Ins Co	93,949,842	70,652,832	23,297,010
65919	Primerica Life Ins Co	5,553,177,659	3,735,298,610	1,817,879,049
61271	Principal Life Ins Co	101,495,612,634	98,448,844,796	3,046,767,837
37095	Private Residential Mortgage Ins Co	19,955,592	9,063,838	10,891,754
29017	Professionals Advocate Ins Co	85,128,771	68,313,803	16,814,968
24260	Progressive Cas Ins Co	6,508,115,130	4,734,256,844	1,773,858,286
16322	Progressive Halcyon Ins Co	1,841,277,675	1,157,721,422	683,556,253
24279	Progressive Max Ins Co	208,726,652	153,534,552	55,192,100
38628	Progressive Northern Ins Co	1,426,094,929	990,222,645	435,872,284
10638	Proselect Ins Co	101,223,392	83,436,527	17,786,865
12416	Protective Ins Co	525,494,726	207,312,950	318,181,776
68136	Protective Life Ins Co	17,517,151,706	16,201,432,524	1,315,719,182
15040	Providence Mut Fire Ins Co	173,014,176	74,573,088	98,441,088
24295	Providence Washington Ins Co	260,382,480	238,221,681	22,160,799

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68195	Provident Life & Accident Ins Co	7,850,589,659	6,431,032,660	1,419,556,999
68209	Provident Life & Cas Ins Co	639,961,469	555,388,517	84,572,953
79227	Pruco Life Ins Co	22,252,441,940	21,680,935,189	571,506,751
68241	Prudential Ins Co Of Amer	207,012,442,219	198,591,944,326	8,420,497,893
93629	Prudential Retirement Ins & Annuity Co	22,876,731,990	21,849,343,313	1,027,388,677
15059	Public Service Mut Ins Co	629,519,474	456,776,521	172,742,953
39217	QBE Ins Corp	357,534,197	226,730,693	130,803,504
10219	QBE Reins Corp	1,010,836,153	575,248,060	435,588,093
15067	Quincy Mut Fire Ins Co	1,029,302,672	496,168,877	533,133,795
36250	Radian Asset Assur Inc	2,070,002,371	1,066,254,464	1,003,747,907
33790	Radian Guaranty Inc	3,249,765,091	2,823,142,077	426,623,014
65765	Reassure America Life Ins Co	11,413,596,912	10,834,347,002	579,249,910
37303	Redland Ins Co	118,627,274	92,769,293	25,857,977
24449	Regent Ins Co	223,994,748	149,854,137	74,140,611
68357	Reliable Life Ins Co	688,989,536	609,656,387	79,333,149
68381	Reliance Standard Life Ins Co	2,420,889,843	2,095,490,445	325,399,398
67105	Reliastar Life Ins Co	21,563,437,671	20,024,945,394	1,538,492,277
61360	Reliastar Life Ins Co Of NY	2,679,545,380	2,418,682,001	260,863,379
38318	Republic Ins Co	73,293,014	58,656,615	14,636,399
28452	Republic Mortgage Ins Co	1,660,956,496	1,522,375,833	138,580,663
32174	Republic Mortgage Ins Co Of FL	35,845,378	25,381,003	10,464,375
31089	Republic Western Ins Co	285,292,447	220,503,221	64,789,226
61506	Resource Life Ins Co	145,946,493	112,813,062	33,133,431
43044	Response Ins Co	87,953,216	19,202,142	68,751,074
28860	RLI Ind Co	33,773,198	891,724	32,881,474
13056	RLI Ins Co	1,216,033,560	610,066,757	605,966,803
12491	Rochdale Ins Co Of NY	54,802,853	42,765,188	12,037,665
24678	Royal Ind Co	4,774,041,704	3,880,503,246	893,538,458
24740	Safeco Ins Co Of Amer	3,785,601,534	2,742,204,306	1,043,397,228
15105	Safety Natl Cas Corp	1,095,482,630	809,308,924	286,173,706
40460	Sagamore Ins Co	157,154,523	68,187,383	88,967,140
93246	Sage Life Assur Of Amer Inc	127,236,312	115,063,455	12,172,858
60176	SBLI USA Mut Life Ins Co Inc	1,510,101,842	1,390,295,268	119,806,574
20354	Sea Ins Co Of Amer	634,152,260	563,536,778	70,615,482
22535	Seaboard Surety Co	265,697,215	144,661,585	121,035,631
21130	Seaco Ins Co			
25763	Seaton Ins Co	66,697,827	10,956,016	55,741,811
37923	Seaworthy Ins Co	38,681,384	20,418,006	18,263,378
68675	Security Benefit Life Ins Co	10,242,646,155	9,651,527,927	591,118,228
68764	Security Financial Life Ins Co	765,124,230	686,951,750	78,172,480
24902	Security Ins Co Of Hartford	1,235,216,750	1,068,307,341	166,909,409
68713	Security Life Of Denver Ins Co	21,150,022,452	20,080,276,583	1,069,745,869
68772	Security Mut Life Ins Co Of NY	1,864,709,073	1,770,412,188	94,296,885
50784	Security Title Guarantee Corp Bltmre	15,110,682	10,009,735	5,100,947
50857	Security Union Title Ins Co	120,269,207	46,971,283	73,297,924
11867	Selective Ins Co of New England	18,496,847	12,584,333	5,912,514
10936	Seneca Ins Co Inc	255,473,772	173,001,984	82,471,788

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24988	Sentry Ins A Mut Co	4,667,634,521	2,300,919,621	2,366,714,920
68810	Sentry Life Ins Co	2,623,417,574	2,408,905,389	214,512,191
21180	Sentry Select Ins Co	556,728,291	404,227,620	152,500,671
80586	Servus Life Ins Co	11,579,840	596,599	10,983,241
30503	Shelby Cas Ins Comp	29,390,836	7,705,732	21,685,104
15156	Shelby Ins Co	28,298,604	1,460,026	26,838,578
23388	Shelter Mut Ins Co	1,738,311,042	823,757,799	914,553,243
35408	Sirius Amer Ins Co	287,899,980	205,702,671	82,197,309
11126	Sompo Japan Ins Co of Amer	518,103,814	319,815,438	198,288,376
24953	South Carolina Ins Co	18,082,171	20,406,867	-2,324,696
24767	St Paul Fire & Marine Ins Co	19,049,272,602	13,540,614,357	5,508,658,245
24775	St Paul Guardian Ins Co	14,494,219	135,504	14,358,714
41750	St Paul Medical Liability Ins Co	189,670,554	145,051,858	44,618,696
24791	St Paul Mercury Ins Co	25,711,916	276,784	25,435,132
19224	St Paul Protective Ins Co	369,393,744	143,629,100	225,764,645
19070	Standard Fire Ins Co	3,243,996,606	2,319,294,906	924,701,700
42986	Standard Guaranty Ins Co	109,337,587	62,644,395	46,693,192
69019	Standard Ins Co	9,688,685,604	8,762,489,054	926,196,550
69051	Standard Life Ins Co Of IN	1,699,028,111	1,629,120,612	69,907,499
69078	Standard Security Life Ins Co Of NY	273,640,261	168,150,568	105,489,693
18023	Star Ins Co	410,095,198	289,368,655	120,726,543
40045	Starnet Ins Co	39,660,923	16,864,517	22,796,406
25143	State Farm Fire And Cas Co	20,636,268,908	14,116,701,502	6,519,567,405
25151	State Farm General Ins Co	3,492,482,742	2,412,377,669	1,080,105,073
69108	State Farm Life Ins Co	37,501,082,364	33,401,290,011	4,099,792,353
25178	State Farm Mut Auto Ins Co	84,405,164,872	38,260,953,912	46,144,210,960
69116	State Life Ins Co	424,432,284	377,613,073	46,819,211
12831	State Natl Ins Co Inc	148,583,283	71,477,211	77,106,072
77399	Sterling Life Ins Co	115,361,432	64,351,223	51,010,209
50121	Stewart Title Guaranty Co	899,998,188	482,092,455	417,905,733
10952	Stonebridge Casualty Ins Co	176,731,615	105,190,415	71,541,200
65021	Stonebridge Life Ins Co	1,860,350,570	1,748,503,880	111,846,690
10340	Stonington Ins Co	233,066,890	177,750,001	55,316,888
79065	Sun Life Assur Co Of Canada US	39,839,134,399	38,254,203,545	1,584,930,854
69256	Sunamerica Life Ins Co	68,080,447,356	63,065,827,456	5,014,619,900
69310	Surety Life Ins Co	37,100,175	26,195,133	10,905,042
82627	Swiss Re Life & Health Amer Inc	11,823,431,178	9,816,870,586	2,006,560,592
25364	Swiss Rein America Corp	11,467,287,733	8,819,554,651	2,647,733,082
68608	Symetra Life Ins Co	18,887,872,681	17,749,435,362	1,138,437,319
12866	T.H.E. Ins Co	139,050,281	100,895,502	38,154,779
69345	Teachers Ins & Ann Assoc Of Amer	163,564,354,330	152,386,954,339	11,177,399,991
22683	Teachers Ins Co	306,233,324	244,306,282	61,927,042
70435	The Savings Bank Life Ins Co Of MA	1,697,939,153	1,507,950,095	189,989,058
87726	The Travelers Ins Co	67,958,043,231	60,072,262,735	7,885,780,496
56014	Thrivent Financial For Lutherans	49,323,833,349	46,263,658,233	3,060,175,116
60142	TIAA Cref Life Ins Co	3,376,040,795	3,075,962,895	300,077,900
50067	Ticor Title Ins Co	279,982,068	213,900,877	66,081,191

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51535	Ticor Title Ins Co of FL	110,353,479	76,010,592	34,342,887
25534	TIG Ins Co	2,148,705,604	1,406,678,414	742,027,190
13242	Titan Ind Co	116,883,990	22,764,316	94,119,674
32301	TNUS Ins Co	114,493,589	69,977,931	44,515,658
42439	Toa-Re Ins Co Of Amer	1,175,960,181	845,922,882	330,037,299
12904	Tokio Marine & Nichido Fire Ins Co	1,349,877,977	940,211,637	409,666,340
37621	Toyota Motor Ins Co	111,939,287	85,602,829	26,336,458
70688	Transamerica Financial Life Ins Co	15,790,315,892	15,099,616,524	690,699,368
69507	Transamerica Life Ins & Annuity Co	25,543,641,194	24,665,882,739	877,758,455
86231	Transamerica Life Ins Co	44,084,751,627	42,220,417,423	1,864,334,204
67121	Transamerica Occidental Life Ins Co	28,200,020,480	25,457,959,977	2,742,060,503
20486	Transcontinental Ins Co	92,384,822	3,608,211	88,776,611
50012	Transnation Title Ins Co	194,572,429	119,010,505	75,561,924
33014	Transport Ins Co	60,641,705	43,150,412	17,491,293
20494	Transportation Ins Co	80,024,640	283,910	79,740,730
19038	Travelers Cas & Surety Co	13,576,189,533	10,232,679,669	3,343,509,864
31194	Travelers Cas & Surety Co Of Amer	2,295,233,475	1,424,761,023	870,472,452
36170	Travelers Cas Co Of CT	301,024,863	225,898,737	75,126,126
19046	Travelers Cas Ins Co Of Amer	1,716,694,880	1,292,694,749	424,000,131
40282	Travelers Commercial Cas Co	307,132,545	235,222,612	71,909,933
25658	Travelers Ind Co	13,847,003,555	9,207,661,600	4,639,341,956
25666	Travelers Ind Co Of Amer	493,107,796	360,390,289	132,717,507
25682	Travelers Ind Co Of CT	944,884,031	651,174,041	293,709,991
39357	Travelers Ins Co Accident Dept	67,958,043,231	60,072,262,735	7,885,780,496
80950	Travelers Life & Annuity Co	19,055,741,583	18,113,340,588	942,400,995
36145	Travelers Personal Security Ins Co	183,357,733	126,731,855	56,625,878
25674	Travelers Property Cas Co Of Amer	254,845,869	168,232,754	86,613,114
34894	Trenwick Amer Reins Corp	440,238,995	377,860,822	62,378,173
24350	Triad Guaranty Ins Corp	572,412,541	436,751,043	135,661,498
41211	Triton Ins Co	679,979,932	302,626,138	377,353,794
21709	Truck Ins Exch	1,215,272,417	866,027,734	349,244,684
61425	Trustmark Ins Co	1,285,202,113	1,110,983,488	174,218,625
62863	Trustmark Life Ins Co	597,114,288	522,760,591	74,353,697
60117	Tufts Ins Co Inc	18,533,280	3,264,073	15,269,206
29459	Twin City Fire Ins Co	508,805,319	277,751,704	231,053,615
67423	UBS Life Ins Co USA	38,033,145	16,288,646	21,744,499
80314	Unicare Life & Health Ins Co	1,254,378,878	953,756,792	300,622,086
69701	Union Bankers Ins Co	95,879,911	88,136,017	7,743,893
80837	Union Central Life Ins Co	6,499,383,676	6,161,654,098	337,729,578
62596	Union Fidelity Life Ins Co	19,298,776,599	18,513,801,437	784,975,162
25844	Union Ins Co	60,298,811	37,420,822	22,877,989
21423	Union Ins Co Of Providence	75,165,851	45,365,084	29,800,767
69744	Union Labor Life Ins Co	3,075,714,825	2,987,438,845	88,275,980
25860	Union Mut Fire Ins Co	93,932,325	43,713,041	50,219,284
98884	Union Security Life Ins Co	146,237,991	110,249,914	35,988,077
92916	United American Ins Co	1,079,961,249	904,501,745	175,459,504
85766	United Concordia Ins Co	44,854,125	13,733,407	31,120,718
91693	United Family Life Ins Co	944,307,685	135,909,245	808,398,440

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**New Hampshire Insurance Department 2004 Foreign Insurance Companies Annual Report**

11770	United Fncl Cas Co	144,998,399	88,257,008	56,741,391
15873	United Gty Residential Ins Co	1,886,679,806	1,404,890,964	481,788,842
16667	United Gty Residential Ins Co Of NC	288,831,876	166,658,070	122,173,806
26999	United Guaranty Mtg Indem Co	108,440,974	87,164,005	21,276,969
79413	United Healthcare Ins Co	6,300,475,274	5,020,042,646	1,280,432,628
69930	United Ins Co Of Amer	2,025,667,476	1,699,523,272	326,144,204
94099	United Investors Life Ins Co	2,966,323,498	2,771,818,796	194,504,702
41335	United Natl Specialty Ins Co	85,923,803	32,517,236	53,406,567
69868	United Of Omaha Life Ins Co	12,937,154,529	11,710,879,431	1,226,275,098
25941	United Services Auto Assoc	14,383,719,578	5,323,560,421	9,060,159,157
21113	United States Fire Ins Co	2,934,247,259	2,048,966,316	885,280,943
70106	United States Life Ins Co In NYC	3,775,218,273	3,373,860,856	401,357,417
72850	United World Life Ins Co	64,184,041	46,704,048	17,479,993
25909	Unitrin Preferred Ins Co	21,626,593	11,531,901	10,094,691
70114	Unity Mut Life Ins Co	379,871,275	357,962,967	21,908,308
41181	Universal Underwriters Ins Co	608,597,750	127,303,237	481,294,512
70173	Universal Underwriters Life Ins Co	344,806,247	243,171,260	101,634,987
62235	Unum Life Ins Co Of Amer	12,680,887,845	11,479,438,919	1,201,448,926
84654	US Branch Assumption Mut Life Ins Co	48,705,134	39,714,489	8,990,646
80802	US Branch SunLife Assur Co Of Canada	12,237,470,616	11,567,475,938	669,994,678
80675	US Bus of Crown Life Ins Co	385,239,638	339,326,574	45,913,064
80659	US Bus of the Canada Life Assur Co	2,345,059,039	2,246,611,285	98,447,754
25887	US Fidelity & Guaranty Co	4,842,602,931	3,101,238,004	1,741,364,927
84530	US Financial Life Ins Co	303,536,801	267,458,592	36,078,210
29599	US Specialty Ins Co	465,798,205	326,105,401	139,692,804
25968	USAA Cas Ins Co	4,721,087,571	3,018,610,022	1,702,477,549
18600	USAA General Ind Co	394,604,786	248,229,918	146,374,868
69663	USAA Life Ins Co	10,117,298,329	9,330,146,077	787,152,252
94358	USable Life	148,865,073	76,740,738	72,124,336
25976	Utica Mut Ins Co	1,994,746,341	1,484,459,591	510,286,749
63738	Utica Natl Life Ins Co	257,249,783	235,974,368	21,275,410
26611	Valiant Ins Co	19,093,532	3,873,532	15,220,001
20508	Valley Forge Ins Co	49,665,836	22,938	49,642,898
70211	Valley Forge Life Ins Co	3,185,965,567	2,632,514,525	553,451,042
21172	Vanliner Ins Co	345,430,570	240,507,817	104,922,753
68632	VantisLife Ins Co	691,373,777	627,904,612	63,469,165
70238	Variable Annuity Life Ins Co	55,765,852,986	53,088,596,114	2,677,256,872
18759	Verex Assure Inc	29,010,662	19,710,515	9,300,147
10815	Verlan Fire Ins Co MD	23,904,543	9,638,608	14,265,935
13110	Vermont Accident Ins Co Inc	5,897,213	298,161	5,599,052
26018	Vermont Mut Ins Co	326,176,700	212,211,817	113,964,883
81027	Veterans Life Ins Co	309,364,655	243,177,875	66,186,780
20397	Vigilant Ins Co	367,326,514	247,856,859	119,469,655
40827	Virginia Surety Co Inc	1,927,446,396	1,465,891,267	461,555,129
32778	Washington Intl Ins Co	100,092,487	60,720,838	39,371,649
70319	Washington Natl Ins Co	2,768,852,326	1,992,861,875	775,990,451

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26069	Wausau Business Ins Co	145,788,314	103,651,086	42,137,228
26042	Wausau Underwriters Ins Co	202,355,392	102,542,088	99,813,304
25011	Wesco Ins Co	310,110,552	84,713,448	225,397,104
44393	West American Ins Co	1,884,055,545	1,399,446,499	484,609,046
70335	West Coast Life Ins Co	2,497,355,225	2,311,418,061	185,937,164
21121	Westchester Fire Ins Co	1,892,152,803	1,391,972,987	500,179,816
30830	Western Diversified Cas Ins Co	10,392,339	156,279	10,236,060
91413	Western Reserve Life Assur Co of OH	10,099,002,779	9,821,081,459	277,921,320
13188	Western Surety Co	786,746,041	534,332,084	252,413,957
34207	Westport Ins Corp	1,216,167,614	875,502,799	340,664,815
12599	Windsor Ins Co	390,774,069	258,935,097	131,838,972
57320	Woodmen World Life Ins Soc	6,873,264,452	6,183,266,128	689,998,324
70629	World Ins Co	211,637,759	134,270,646	77,367,113
20311	XL Capital Assurance Inc	341,937,445	144,232,151	197,705,294
24554	XL Ins Amer Inc	482,264,827	316,924,535	165,340,292
88080	XL Life Ins and Annuity Co	705,538,666	619,017,391	86,521,275
20583	XL Reins America Inc	4,415,380,226	2,639,973,377	1,775,406,849
31267	York Ins Co of ME	32,788,171	271,963	32,516,208
16535	Zurich American Ins Co	25,058,754,305	20,134,147,346	4,924,606,959

**APPENDIX VII**  
**New Hampshire Insurance Department Surplus Lines Insurers**

Effective November 1, 2004

<b>NAIC #</b>	<b><u>COMPANY NAME</u></b>	<b>NAIC #</b>	<b><u>COMPANY NAME</u></b>
24856	Admiral Insurance Company	27960	Illinois Union Insurance Company
19489	Allied World Assurance Company (U.S.) Inc.	22829	Interstate Fire & Casualty Company
35351	American Empire Surplus Lines Ins Co	33138	Landmark American Insurance Company
26883	American Int'l Specialty Lines Ins Co	19437	Lexington Insurance Company
21199	Arch Specialty Insurance Company		Lloyd's Underwriters at London
42846	Atlantic Casualty Insurance Company	37974	Mt. Hawley Insurance Company
26620	Axis Surplus Insurance Company	20079	National Fire & Marine Insurance Company
23620	Burlington Insurance Company	17370	Nautilus Insurance Company
10328	Capitol Specialty Insurance Corporation	36056	NIC Insurance Company
36951	Century Surety Company	17400	Noetic Specialty Insurance Company
38989	Chubb Custom Insurance Company	39608	Nutmeg Insurance Company
43095	Clarendon America Insurance Company	32859	Penn-America Insurance Company
31127	Columbia Casualty Company	10786	Princeton Excess and Surplus Lines Ins Co
44520	Crum & Forster Specialty Insurance Co	41807	Royal Surplus Lines Insurance Company
39020	Essex Insurance Company	16551	Savers Property & Casualty Insurance Co
10851	Everest Indemnity Insurance Company	41297	Scottsdale Insurance Company
44792	Executive Risk Specialty Company	30481	St. Paul Surplus Lines Insurance Company
34916	First Specialty Insurance Corporation	26387	Steadfast Insurance Company
37362	General Star Indemnity Company	29696	Travelers Excess and Surplus Lines Ins Co
37532	Great American E&S Insurance Co	13064	United National Insurance Company
42811	Gulf Underwriters Insurance Company	25895	United States Liability Insurance Company
34452	Homeland Insurance Company of New York	19607	XL Select Insurance Company

**Add to the approved list, effective November 1, 2004**

35912	American Western Home Insurance Co	10833	Gemini Insurance Company
37079	Hudson Specialty Insurance Company	11515	QBE Specialty Insurance Company

**Removed from the approved list, effective November 1, 2004**

25445	TIG Specialty Insurance Company	24317	ZC Specialty Insurance Company
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**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**ANNUITY INFORMATION**

Buyer's Guide to Annuities (Ins 306.04, Table 300.05)  
Buyer's Guide to Fixed Deferred Annuities (NAIC)  
Buyer's Guide to Fixed Deferred Annuities w/ Appendix for Equity - Indexed Annuities (NAIC)  
Variable Annuities: What you should know (SEC)  
Equity-Indexed Annuities – A Complex Choice (NASD)  
Should you Exchange your Variable Annuity? (NASD)  
Making Your Money Last for a Lifetime- Why you need to know about Annuities (Wiser)

**INSURANCE FRAUD**

What is Health Care Insurance Fraud? (NHID)  
Insurance Fraud (NICB)  
Don't be Victimized Twice - Avoid Disaster Fraud (NICB)  
Speak up - We All Suffer in Silence (NICB)  
Vehicle Theft (NICB)  
Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)  
Fraud Against New Hampshire Seniors (NHID)  
Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)  
Fraud Against Seniors -Viatical Fraud (NHID)  
Fraudulent Group Health Plans (NHID)

**HEALTH INSURANCE INFORMATION**

Your HMO and You - What You Need to Know About Your HMO (NHID)  
Health Benefits under COBRA (USDOL)  
COBRA (Consolidated Omnibus Budget Reconciliation Act) (USDOL)  
Managed Care Consumer Guide to External Review (NHID)  
Request for Independent External Appeal of a Health Care Decision (NHID)  
Companies that sell Individual Health Insurance in New Hampshire (NHID)  
Companies that sell Small Group Health Companies (NHID)  
Companies that sell Short Term Medical Plans (NHID)  
New Hampshire State Continuation (NHID)  
A Shopper's Guide to Cancer Insurance (NAIC)  
Questions & Answers: Recent Changes in Health Care Law (USDOL)  
Life Changes Require Health Choices - Know your Benefit Options (USDOL)  
Work Changes Require Health Choices - Protect your Rights (USDOL)  
Top 10 Ways to Make your Health Benefits Work For You (USDOL)  
Your Employer's Bankruptcy: How will it affect your employee benefits? (USDOL)  
Compliance Assistance for Group Health Plans (USDOL)  
New Hampshire Healthy Kids (NHHK)  
HIV Antibody Testing Consent Form (NHID)

**LIFE INSURANCE INFORMATION**

Life Insurance Buyer's Guide (NAIC)  
Life Insurance information for Military Personnel (NAIC)

**APPENDIX VIII**  
**New Hampshire Insurance Department**  
**Consumer Brochures**

**LONG TERM CARE INSURANCE**

- A Shopper's Guide to Long Term Care Insurance (NAIC)
- Long Term Care Companies in New Hampshire (NHID)
- The Long Term Care Ombudsman Program (AOA)
- Choosing Long-Term Care (CMS)
- Companies that sell Long-Term Care Insurance (NHID)

**PROPERTY & CASUALTY INFORMATION**

- Understanding How Insurers Use Credit Information (NAIC)
- Consumers Guide to Auto Insurance (NAIC)
- Automobile Insurance - Know your Rights (NHID)
- Renters Insurance: A Smart Buy (NHID)
- Insuring Your Teen Driver (NAIC)
- Title Insurance Tips For Consumers (NHID)
- Pleasure Boat Insurance Coverage (NHID)
- Insuring your Home Business (III)
- Insuring your Business against a Catastrophe (III)
- A Consumer's Guide to Home Insurance (NAIC)
- Condominium Coverage (flood) (NFIP)
- Flood Insurance – various brochures available (FEMA)
- Nine Ways to Lower Your Auto Insurance Costs (III)
- New Hampshire Insurance Guaranty Association (NHIGA)
- Property and Casualty Companies - Toll Free Numbers
- Worker's Compensation Claims (Employer & Employee) (NHDOL)

**SENIOR INFORMATION**

- Medicare & You (CMS)
- Choosing a Medigap Policy (CMS)
- All the Information You Need to Know about Medicare (CMS)
- New Hampshire Buyer's Guide to Medicare Supplement Insurance (NHID)
- Your Medicare Benefits (NHID)
- Explanation of the 10 Standard Medicare Supplement Plans (NHID)
- Medicare Supplement Rates approved by NHID (NHID)
- Companies that sell Medicare Supplement Coverage (NHID)
- Medicare and Other Health Benefits: Your Guide to who Pays First (CMS)
- Fight Medicare/Medicaid Waste, Fraud and Abuse (AOA)
- Fraud Against New Hampshire Seniors (NHID)
- Fraud Against New Hampshire Seniors - Pyramid Schemes (NHID)
- Fraud Against Seniors- Viatical Fraud (NHID)

**OTHER**

- Personal Health Care Journal (AOA)
- MEWAS - Multiple Employer Welfare Arrangements (USDOL)
- Finding a Lost Pension (English & Spanish)
- The New England Pension Assistance Project
- Now is a Good Time to "GET SMART" About Insurance (NHID/NAIC)